

58180-2

1982 ANNUAL REPORT

OF THE

**Bureau of Financial
Institutions**

**State Corporation Commission
Commonwealth of Virginia**

SHOWING THE CONDITION OF

**Banks
Savings and Loan Associations
Industrial Loan Associations
Credit Unions**

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1982



FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

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STATE CORPORATION COMMISSION

JUNIE L. BRADSHAW, Chairman

PRESTON C. SHANNON

THOMAS P. HARWOOD, JR.

WILLIAM C. YOUNG, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1982

TO THE HONORABLE THE STATE CORPORATION COMMISSION
Richmond, Virginia

SIRS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1982.

Respectfully,
SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

SIDNEY A. BAILEY, Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE

THELMA B. GREENWOOD, Director

RESEARCH AND STRUCTURE

NICHOLAS C. KYRUS, Deputy Commissioner

SAFETY AND SOUNDNESS

GEORGE W. PETRY, Deputy Commissioner

SAVINGS AND LOAN ASSOCIATIONS AND CREDIT UNIONS

LEWIS S. TRUEHEART, Deputy Commissioner

CONSUMER FINANCE

WALTER WIGHTMAN, Administrator

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION
HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 16, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

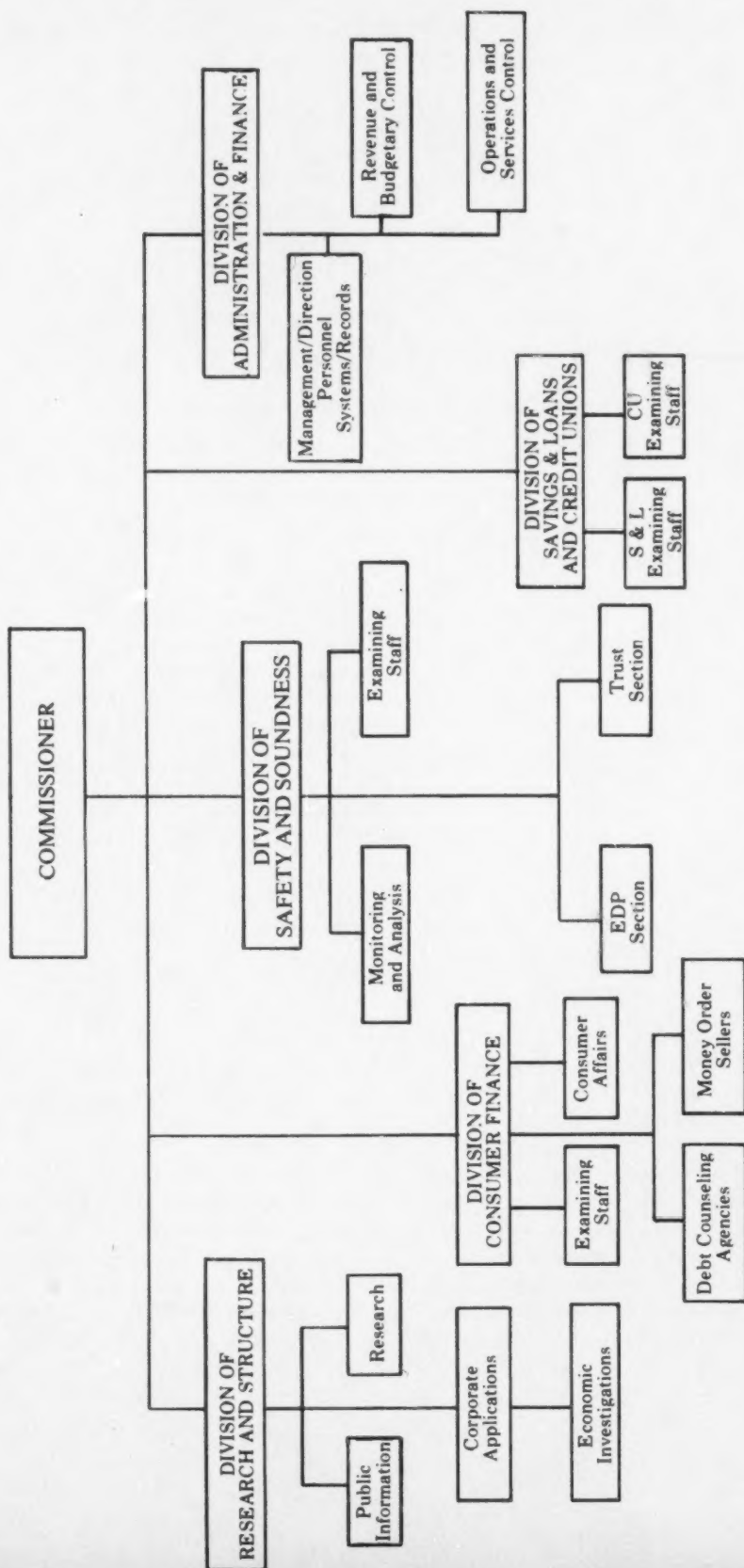
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

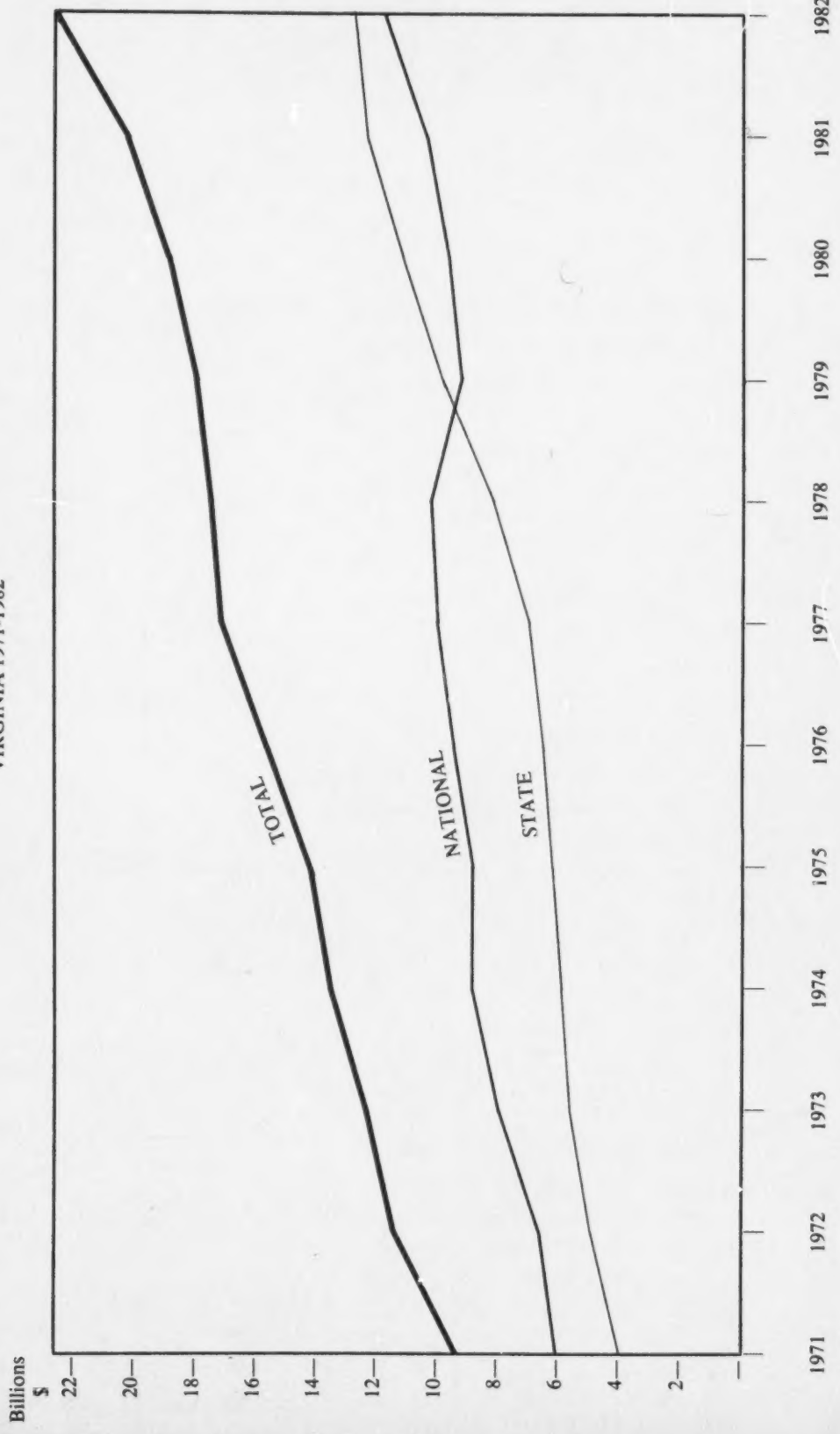
LEGAL HOLIDAYS

In each year the first day of January (New Year's Day and Martin Luther King, Jr. Day), the third Monday in January (Lee-Jackson Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the Tuesday next following the first Monday in November (Election Day), the fourth Thursday in November (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or, whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this State or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1-Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART



DOMESTIC DEPOSITS OF STATE AND NATIONAL BANKS
VIRGINIA 1971-1982



CONSOLIDATED REPORT OF CONDITION
VIRGINIA STATE BANKS
DECEMBER 31, 1981 AND DECEMBER 31, 1982
(DOLLAR AMOUNTS IN THOUSANDS)

	154 STATE BANKS DECEMBER 31, 1981 791 BRANCHES	141 STATE BANKS DECEMBER 31, 1982 797 BRANCHES
ASSETS		
1. Cash and due from depository institutions	\$ 1,438,669	\$ 1,884,644
2. U.S. Treasury securities	724,485	797,504
3. Obligations of other U.S. Government agencies and corporations	675,045	713,997
4. Obligations of States and political subdivisions of the U.S.	1,663,814	1,767,151
5. All other securities	32,674	39,810
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	575,016	829,991
7. Loans, Total (excluding unearned income)	8,402,108	9,347,650
8. Less: allowance for possible loan losses	84,342	101,845
9. Loans, Net	8,317,766	9,245,805
10. Lease financing receivables	21,736	20,992
11. Bank premises, furniture, fixtures & other assets representing bank premises	339,837	397,886
12. Real estate owned other than bank premises	15,078	21,113
13. All other assets	365,921	415,061
14. TOTAL ASSETS	\$14,170,041	\$16,133,954
LIABILITIES		
15. Demand deposits of individuals, partnerships and corporations	\$ 2,752,846	\$ 2,807,452
16. Time & savings deposits of individuals, partnerships and corporations	8,231,747	9,316,463
17. Deposits of U.S. Government	31,199	28,289
18. Deposits of States & political subdivisions in the U.S.	458,680	590,412
19. Certified and officers' checks	97,741	119,471
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$11,572,213	\$12,862,087
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	137,115	365,407
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$11,709,328	\$13,227,494
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	896,639	1,039,767
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	134,238	329,461
25. Mortgage indebtedness and liability for capitalized leases	49,509	49,584
26. All other liabilities	325,754	368,746
27. TOTAL LIABILITIES	\$13,115,468	\$15,015,052
28. Subordinated notes and debentures	\$ 10,939	\$ 7,998
EQUITY CAPITAL		
29. Common stock	\$ 317,752	\$ 356,979
30. Surplus	298,764	309,766
31. Undivided profits & reserves for contingencies and other capital reserves	427,118	444,159
32. TOTAL EQUITY CAPITAL	\$ 1,043,634	\$ 1,110,904
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 14,170,041	\$ 16,133,954

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS
AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

	1981	1982
OPERATING INCOME:		
Interest and fees on loans	\$1,160,381	\$1,283,237
Interest on balances with depository institutions	40,839	71,912
Income of Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	94,410	85,518
Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	149,063	167,864
Interest on obligations of States & political subdivisions in the U.S.	102,716	113,190
Income from all other securities	3,620	2,232
Income from lease financing	3,040	2,508
Income from fiduciary activities	13,963	15,221
Service charges on deposit accounts in domestic offices	37,583	45,417
Other service charges, commissions, and fees	41,465	44,576
Other operating income	19,504	21,220
TOTAL OPERATING INCOME	<u>\$1,666,584</u>	<u>\$1,852,895</u>
OPERATING EXPENSES:		
Salaries and employee benefits	\$ 260,266	\$ 284,648
Interest on time certificates of deposits of \$100,000 or more issued by domestic offices	191,450	169,849
Interest on other deposits	646,652	759,028
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	116,548	110,759
Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money	16,451	25,002
Interest on subordinated notes and debentures	912	747
Occupancy of bank premises, Net, and furniture and equipment expense	83,835	89,526
Provision for possible loan losses	39,003	49,375
Other operating expenses	157,301	177,948
TOTAL OPERATING EXPENSES	<u>\$1,512,418</u>	<u>\$1,666,882</u>
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	<u>\$ 154,166</u>	<u>\$ 186,013</u>
APPLICABLE INCOME TAXES	<u>\$ 20,797</u>	<u>\$ 28,492</u>
INCOME BEFORE SECURITIES GAINS OR LOSSES	<u>\$ 133,369</u>	<u>\$ 157,521</u>
SECURITIES GAINS (LOSSES), NET	<u>\$ (8,163)</u>	<u>\$ (6,623)</u>
INCOME BEFORE EXTRAORDINARY ITEMS	<u>\$ 125,206</u>	<u>\$ 150,898</u>
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	<u>\$ 122</u>	<u>\$ 144</u>
NET INCOME	<u>\$ 125,328</u>	<u>\$ 151,042</u>

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1982

ASSET CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50- 100	100- 500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF ASSETS	14	49	36	29	9	4	141
SOURCE AND DISTRIBUTION OF INCOME:							
Percentage of Total Operating Income:							
Interest and fees on loans	60.90	63.35	65.97	63.71	62.29	72.66	69.26
Interest on balances with depository institutions	3.88	1.95	2.43	3.69	4.15	4.22	3.88
Income on Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	14.77	8.62	6.04	4.40	3.78	4.19	4.62
Interest on U.S. Treasury securities & on obligations of other U.S. Government agencies and corporations	11.45	15.76	14.17	16.28	14.84	5.29	9.06
Interest on obligations of States & political subdivisions in the U.S.	1.89	4.61	6.76	7.22	7.30	5.75	6.11
Income from all other securities	1.62	.13	.12	.06	.34	.07	.12
Income from lease financing	—	—	—	—	—	.22	.14
Income from fiduciary activities	—	.03	.13	.25	1.03	1.06	.82
Service charges on deposit accounts in domestic offices	1.48	2.77	2.59	2.10	3.35	2.32	2.45
Other service charges, commissions & fees .	3.46	2.06	1.24	1.75	2.16	2.75	2.41
Other operating income	.55	.73	.55	.55	.75	1.46	1.15
TOTAL OPERATING INCOME	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Operating Expenses:							
Salaries and employee benefits	18.50	15.14	13.44	12.64	15.45	16.13	15.36
Interest on time certificates of deposits of \$100,000 or more issued by domestic offices	5.06	10.21	7.38	6.42	5.95	10.51	9.17
Interest on other deposits	46.95	45.38	51.38	53.68	44.95	35.87	40.96
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	.27	.67	.68	.78	4.23	8.54	5.98
Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money	.02	.21	.39	.10	.28	2.03	1.35
Interest on subordinated notes & debentures	—	.04	.01	.07	.20	.01	.04
Occupancy expense of bank premises, Net, and furniture & equipment expense	7.30	4.88	3.99	4.13	5.28	4.97	4.83
Provision for possible loan losses	1.55	3.34	2.63	2.12	1.57	2.94	2.66
Other operating expenses	13.54	11.60	9.87	9.47	11.45	9.05	9.60
TOTAL OPERATING EXPENSES	93.19	91.47	89.77	89.40	89.35	90.05	89.96
INCOME BEFORE INCOME TAXES & SECURITIES GAINS OR LOSSES	6.81	8.53	10.23	10.60	10.65	9.95	10.04
APPLICABLE INCOME TAXES	1.73	1.22	1.49	1.23	1.29	1.67	1.54
INCOME BEFORE SECURITIES GAINS OR LOSSES	5.07	7.31	8.74	9.37	9.36	8.27	8.50
SECURITIES GAINS (LOSSES), NET ...	.48	.20	(.14)	(.11)	(.42)	(.48)	(.36)
INCOME BEFORE EXTRAORDINARY ITEMS	5.55	7.51	8.60	9.26	8.94	7.79	8.14
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	—	.13	—	.01	—	—	.01
NET INCOME	5.55	7.63	8.60	9.27	8.94	7.79	8.15

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1982

ASSET CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50- 100	100- 500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF ASSETS	14	49	36	29	9	4	141
DISTRIBUTION OF ASSETS:							
Percentage of Total Assets:							
Cash and due from depository institutions .	9.30	9.33	7.75	9.32	15.46	12.17	11.68
U.S. Treasury securities	2.66	4.60	6.02	6.65	7.55	4.02	4.94
Obligations of other U.S. Government agencies and corporations	11.39	10.85	8.74	9.59	6.53	1.84	4.43
Obligations of States & political subdivisions in the U.S.	2.28	8.36	12.33	13.43	12.39	10.31	10.95
All other securities	.29	.24	.60	.13	.42	.19	.25
Federal funds sold & securities purchased under agreements to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	15.82	8.47	5.42	3.99	3.47	5.27	5.14
Loans, Total (Excluding unearned income). .	53.34	53.68	55.71	53.49	50.60	60.89	57.94
Less: allowance for possible loan losses. . .	.35	.51	.55	.60	.64	.66	.63
Loans, Net	52.99	53.17	55.15	52.89	49.96	60.23	57.31
Lease financing receivables	—	—	—	—	.01	.21	.13
Bank premises, furniture, fixtures & other assets representing bank premises	3.82	3.39	2.24	2.25	2.62	2.42	2.47
Real estate owned other than bank premises .	.02	.26	.12	.20	.12	.11	.13
All other assets	1.43	1.33	1.62	1.56	1.47	3.22	2.57
TOTAL ASSETS	100.00	100.00	100.00	100.00	100.00	100.00	100.00

DISTRIBUTION OF LIABILITIES:

Percentage of Total Assets:

Demand deposits of individuals, partnerships & corporations	19.49	17.36	17.63	15.63	17.67	17.65	17.40
Time & savings deposits of individuals, partnerships & corporations	60.49	63.80	67.12	69.83	66.11	52.02	57.74
Deposits of U.S. Government	.04	.20	.14	.07	.25	.19	.18
Deposits of States & political subdivisions in the U.S.	3.22	5.77	3.48	3.31	3.20	3.68	3.66
Certified & officers' checks	1.09	.98	.87	.52	.74	.75	.74
Total Deposits in Domestic Offices	84.33	88.11	89.24	89.35	87.97	74.28	79.72
Total Deposits in Foreign Offices & Edge Act Agreement Subsidiaries.	—	—	—	—	—	3.64	2.26
Total Deposits in Domestic & Foreign Offices	84.33	88.11	89.24	89.35	87.97	77.93	81.99
Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	.07	.89	.86	.78	3.06	9.46	6.44
Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	.10	.16	.38	.20	.39	3.11	2.04
Mortgage indebtedness and liability for capitalized leases	.58	.23	.01	.11	.21	.41	.31
All other liabilities	1.29	1.24	1.24	1.21	1.19	2.94	2.29
TOTAL LIABILITIES	86.36	90.63	91.73	91.65	92.82	93.84	93.06
Subordinated notes and debentures	—	.03	.02	.07	.20	.02	.05

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1982

ASSET CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50- 100	100- 500	Ove, 500	All Banks
DISTRIBUTION OF EQUITY CAPITAL							
Percentage of Total Assets:							
Common stock	6.34	2.93	1.76	1.83	2.04	2.28	2.21
Surplus	4.83	3.09	1.97	2.05	1.59	1.82	1.92
Undivided profits & reserves for contingencies and other capital reserves	2.47	3.32	4.52	4.40	3.36	2.04	2.75
TOTAL EQUITY CAPITAL	13.64	9.34	8.25	8.28	6.98	6.14	6.89
TOTAL LIABILITIES & EQUITY CAPITAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00

OTHER RATIOS

In Percentage							
Loans (Net) to Deposits	62.84	60.34	61.80	59.19	56.80	77.29	69.90
Demand Deposits (IPC) to Total Deposits	23.11	19.70	19.76	17.50	20.09	22.65	21.22
Bank Premises to Total Equity	27.99	36.28	27.17	27.11	37.56	39.47	35.82
Total Equity to Total Deposits	16.17	10.60	9.24	9.27	7.94	7.88	8.40
Equity & Subordinated Notes and Debentures to Assets	13.64	9.37	8.27	8.35	7.18	6.16	6.94

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1982

NEW BANKS AND TRUST COMPANIES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
12/15/81	The Bank of Alexandria	1717 King Street, City of Alexandria, VA	Approved 3/1/82
2/10/82	Miners Exchange Bank	Payless Shopping Center, Corner of State Route 72 & 3rd Street, Coeburn, Wise County, VA	Approved 4/26/82
8/13/82	Dominion Trust Company	213 South Jefferson Street, City of Roanoke, VA	Approved 9/21/82
2/5/81	Community Bank and Trust Company of Virginia	Northwest corner of Enterprise Street and Free Court, Sterling, Loudoun County, VA	Approved 11/24/82

CONVERSIONS OF S & L'S TO BANKS

DATE RECEIVED	S & L ASSOCIATION	DISPOSITION
4/22/82	Blue Ridge Savings & Loan Association, Floyd, to convert to a bank under the name of "Blue Ridge Bank."	Approved 7/9/82
11/3/82	Galax Savings and Loan Association, Galax, to convert to a bank under the name of "Twin County Bank."	Pending
11/26/82	Black Diamond Savings and Loan Association, Norton, to convert to a bank under the name of "Black Diamond Bank & Trust."	Pending

MERGERS

DATE RECEIVED	BANK	DISPOSITION
2/26/82	First Virginia Bank-Eastern, Warrenton, and First Virginia Bank-Loudoun, Purcellville, into First Virginia Bank, Falls Church, under the charter and title of "First Virginia Bank."	Approved 3/29/82

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1982

DATE RECEIVED	BANK	LOCATION	DISPOSITION
3/22/82	First Virginia Bank of Frederick County, Stephens City, into First Virginia Bank-Shenandoah Valley, Woodstock, under the charter and title of "First Virginia Bank-Shenandoah Valley."		Approved 4/23/82
4/12/82	The Bath County National Bank, Hot Springs, into First Virginia Bank-Highlands, Covington, under the charter and title of "First Virginia Bank-Highlands."		Approved 7/23/82
5/17/82	Tazewell National Bank, Tazewell, into First Virginia Bank-Tazewell (phantom), Tazewell, under the charter and title of "First Virginia Bank-Tazewell."		Approved 7/7/82
8/27/82	Citizens National Bank, New Market, into United Virginia Bank, Richmond, under the charter and title of "United Virginia Bank."		Approved 10/4/82
9/8/82	First Virginia Bank-Bland County, Bland, into First Virginia Bank of the Southwest, Christiansburg, under the charter and title of "First Virginia Bank of the Southwest."		Approved 10/15/82
9/13/82	Farmers & Merchants Bank of Boones Mill, Virginia, Boones Mill, into First Virginia Bank-Franklin County, Rocky Mount, under the charter and title of "First Virginia Bank-Franklin County."		Approved 10/22/82
9/17/82	The First National Bank of Martinsville and Henry County, Fieldale, into United Virginia Bank, Richmond, under the charter and title of "United Virginia Bank."		Approved 11/1/82
10/22/82	The Business Bank of the United States, Vienna, into The New Bank (phantom), Fairfax County, under the charter of the latter and title of "The Business Bank."		Approved 12/16/82

BANK BRANCHES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
2/8/82	First American Bank of Virginia, McLean, Fairfax County, VA	6300th Block Backlick Road, Springfield, Fairfax County, VA	Approved 3/12/82
3/1/82	First Virginia Bank- Roanoke/ West, Roanoke, VA	Corner of Orange Avenue and proposed Market Square Drive, City of Roanoke, VA	Approved 4/15/82
2/26/82	Farmers and Miners Bank of Lee County, Pennington Gap, VA	Amended 3/15/82 to East-end of Rose Hill, Northeast intersection of U.S. Route 58 and State Route 673, Lee County, VA	Approved 4/15/82
3/26/82	First Virginia Bank Falls Church, VA	9915 Georgetown Pike, Great Falls, Fairfax County, VA	Approved 5/5/82
4/8/82	Bank of Virginia Richmond, VA	Bristol Mall Shopping Center, Gate City Highway, Bristol, VA	Approved 5/4/82
4/8/82	Bank of Virginia Richmond, VA	3537 South Jefferson Street, Bailey's Crossroads, Fairfax County, VA	Approved 5/4/82
4/8/82	Bank of Virginia Richmond, VA	1300 Chain Bridge Road, McLean, Fairfax County, VA	Approved 5/4/82
4/8/82	Bank of Virginia Richmond, VA	189 Harry Flood Byrd Highway, Sterling, Loudoun County, VA	Approved 5/4/82
4/20/82	United Virginia Bank Richmond, VA	7818 Parham Road, Henrico County, VA	Approved 5/14/82
4/23/82	Bank of Virginia Richmond, VA	One Crystal Gateway, 1235 Jefferson Davis Highway, Arlington County, VA	Approved 6/29/82
4/26/82	First Virginia Bank of Tidewater, Norfolk, VA	Northwest corner of Lynnhaven Parkway at South Lynnhaven Road, Farm Fresh Shopping Center, City of Virginia Beach, VA	Approved 6/15/82
4/29/82	The Bank of Waverly Waverly, VA	Bank Street, 635 feet South of Main Street, Town of Waverly, Sussex County, VA	Approved 6/15/82
5/12/82	Bank of the Commonwealth Norfolk, VA	225 Rosemont Road, City of Virginia Beach, VA	Approved 6/23/82

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1982
BANK BRANCHES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
5/14/82	United Virginia Bank Richmond, VA	Manassas Junction Shopping Center, Corner of Virginia Highway 281 (Centreville Rd.) and Liberia Avenue, City of Manassas, VA	Approved 6/29/82
6/7/82	First American Bank of Virginia, McLean, VA	University Mall, Intersection of Route 123 and Braddock Road, Fairfax County, VA	Approved 7/16/82
6/15/82	Bank of the James Manakin-Sabot, VA	Northeast quadrant formed by the intersection of Gaskins Road and Stoneridge Lane, Henrico County, VA	Approved 7/23/82
6/24/82	United Virginia Bank Richmond, VA	Northeast corner of U.S. Route 1 and Highway 73 (Parham Road), Henrico County, VA	Approved 7/23/82
6/24/82	Dickenson-Buchanan Bank Haysi, VA	Intersection of State Route 80 and Buchanan County Route 600, Davenport, Buchanan County, VA	Approved 8/11/82
11/10/81	Farmers and Merchants Bank of Rockingham, Timberville, VA	East side of Congress Street, 175 feet South of its intersection with Dixie Lane, New Market, Shenandoah County, VA	Approved 7/6/82
12/11/81	Stonewall Jackson Bank and Trust Company, Mt. Jackson, VA	9383 Congress Street, New Market, Shenandoah County, VA	Approved 7/6/82
8/16/82	Piedmont Trust Bank Collinsville, VA	West side of U.S. Route 220, South of Martinsville, Henry County, VA	Approved 9/21/82
8/26/82	Virginia Southern Bank Clarksville, VA	Main Street, East side of Route 47, Drakes Branch, Charlotte County, VA	Approved 10/4/82
9/16/82	Bank of the James Manakin-Sabot, VA	State Route 6, 0.1 mile South of Goochland Courthouse, Goochland County, VA	Approved 10/15/82
9/20/82	United Virginia Bank Richmond, VA	10100 Hull Street Road, Chesterfield County, VA	Approved 10/22/82
9/22/82	Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, VA	8117 Leesburg Pike, Vienna, Fairfax County, VA	Approved 11/1/82

MAIN OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
2/26/82	First Virginia Bank-South Hurt, VA	From: Northeast corner of Staunton Plaza Shopping Center, Hurt, Pittsylvania County To: Southeast corner of Staunton Plaza Shopping Center, Hurt, Pittsylvania County, VA	Approved 3/29/82
6/1/82	Miners Exchange Bank Coeburn, Wise County, VA	From: Pay-Less Shopping Center, Northwest corner of U.S. Alternate Route 58 and State Route 72, Coeburn, VA To: South side of U.S. Alternate Route 58, 0.5 mile west of its intersection with Route 72, Wise County, VA	Approved 6/29/82

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1982

DATE RECEIVED	BANK	LOCATION	DISPOSITION
11/15/82	Farmers & Merchants State Bank, Fredericksburg, VA	From: 1001 Princess Anne Street, City of Fredericksburg To: 2609 Lafayette Boulevard, Spotsylvania County, VA	Withdrawn 12/10/82

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
12/11/81	Bank of Virginia Richmond, VA	From: 1400 Euclid Avenue, City of Bristol To: 1700 Euclid Avenue, City of Bristol, VA	Approved 2/2/82
12/21/81	First Virginia Bank Falls Church, VA	From: 8383 Leesburg Pike, Vienna, Fairfax County To: 8385A Leesburg Pike, Vienna, Fairfax County, VA	Approved 2/2/82
2/22/82	First Virginia Bank-Colonial, Richmond, VA	From: 4707 Walmsley Boulevard, City of Richmond To: 4710 Walmsley Boulevard, City of Richmond, VA	Approved 3/24/82
3/26/82	American Bank Newport News, VA	From: 2411 Jefferson Avenue, City of Newport News To: Northeast side of Jefferson Avenue at 26th Street, City of Newport News, VA	Approved 4/23/82
5/6/82	First Virginia Bank Falls Church, VA	From: 2921 South Glebe Road, Arlington County To: 2999 South Glebe Road, Arlington County, VA	Approved 6/23/82
6/28/82	The Bank of Montross Montross, VA	From: 533 Euclid Street, Colonial Beach, Westmoreland County To: South side of State Route 205, approx. 200 feet Southwest of its intersection with Colonial Avenue, Colonial Beach, Westmoreland County, VA	Approved 7/23/82

EFT SHARING

DATE RECEIVED	BANK	DISPOSITION
10/1/82	Central Fidelity Bank, Norfolk, and Central Fidelity Bank, Charlottesville, Charlottesville, to share the EFT terminal of Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, located at 8117 Leesburg Pike, Fairfax County, VA	Approved 11/1/82

EFT FACILITIES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
6/1/82	Bank of Virginia Richmond, VA	Ghent Village Shoppes, 1355-K DeBree Avenue, Norfolk, VA	Approved 6/16/82
8/30/82	Bank of Virginia Richmond, VA	6717 Old Dominion Drive, McLean, Fairfax County, VA	Approved 9/9/82
9/7/82	Bank of Virginia Richmond, VA	7318 Midlothian Turnpike, Chesterfield County, VA	Approved 9/28/82
9/20/82	Bank of Virginia Richmond, VA	8103 Leesburg Turnpike, McLean, Fairfax County, VA	Approved 9/28/82

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1982
EFT FACILITIES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
10/5/82	Bank of Virginia Richmond, VA	536 Laskin Road, City of Virginia Beach, VA	Approved 10/19/82
11/12/82	Bank of Virginia Richmond, VA	1229 Todds Lane, City of Virginia Beach, VA	Approved 11/24/82
12/8/82	Bank of Virginia Richmond, VA	State Route 3 and Greengate Road, Spotsylvania County, VA	Withdrawn 12/20/82

BANK STATUS CHANGES IN 1982

CERTIFICATES OF INCORPORATION

April	21	First Virginia Bank-Tazewell was issued a Certificate of Incorporation this date.
May	18	Dominion Trust Company was issued a Certificate of Incorporation this date.
September	9	The New Life Bank was issued a Certificate of Incorporation this date.
	15	The New Bank was issued a Certificate of Incorporation this date.
October	4	Southside Community Bank was issued a Certificate of Incorporation this date.

NEW BANKS

July	1	Arlington Bank opened for business at 4233 Wilson Boulevard, Arlington County, VA.
	7	The Bank of Alexandria opened for business at 1717 King Street, City of Alexandria, VA.
	8	Miners Exchange Bank opened for business at the south side of Route 58, approximately ½ mile west of its intersection with Route 72, outside the corporate limits of Coeburn, Wise County, VA.

MERGERS

January	1	Colonial American Bank-Lynchburg, Lynchburg, merged into Colonial American National Bank, Roanoke, under the charter and title of "Colonial American National Bank."
	4	The Covington National Bank, Covington, merged into First Virginia Bank-Alleghany, Covington (phantom), under the charter and title of "First Virginia Bank-Highlands."
March	1	The Suburban Bank, Richmond, merged into Big Apple Bank, Richmond, (phantom), under the charter and title of "The Suburban Bank."
April	1	The Bank of Damascus, Incorporated, Damascus, merged into First Virginia Bank-Damascus, Damascus (phantom), under the charter and title of "First Virginia Bank-Damascus."
May	24	First Virginia Bank-Eastern, Warrenton, merged into First Virginia Bank, Falls Church, under the charter and title of "First Virginia Bank."
June	14	First Virginia Bank-Loudoun, Purcellville, merged into First Virginia Bank, Falls Church, under the charter and title of "First Virginia Bank."
	14	South Boston Bank and Trust Company, South Boston, merged into Virginia National Bank, Norfolk, under the charter and title of "Virginia National Bank."
	28	First Virginia Bank of Frederick County, Stephens City, merged into First Virginia Bank-Shenandoah Valley, Woodstock, under the charter and title of "First Virginia Bank-Shenandoah Valley."
July	31	Commonwealth Bank and Trust Company of Virginia, Sterling, merged into Dominion National Bank of Northern Virginia, Vienna, under the charter and title of "Dominion National Bank of Northern Virginia."
August	2	Jefferson Bank of the Valley, Fishersville, merged into First National Bank of the Valley, Luray, under the charter and title of "First National Bank of the Valley."
	9	First State Bank of Wise, Wise, merged into Virginia National Bank, Norfolk, under the charter and title of "Virginia National Bank."
	16	The Northern Virginia Bank, Springfield, merged into Virginia National Bank, Norfolk, under the charter and title of "Virginia National Bank."
	16	First City Bank of Newport News, Newport News, merged into Virginia National Bank, Norfolk, under the charter and title of "Virginia National Bank."

BANK STATUS CHANGES IN 1982

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| September | 20 | The Bath County National Bank, Hot Springs, merged into First Virginia Bank-Highlands, Covington, under the charter and title of "First Virginia Bank-Highlands." |
| | 26 | Bank of Smithfield, Smithfield, merged into Dominion National Bank of Greater Hampton Roads, Norfolk, under the charter and title of "Dominion National Bank of Greater Hampton Roads." |
| | 26 | Southampton County Bank, Courtland, merged into Dominion National Bank of Greater Hampton Roads, Norfolk, under the charter and title of "Dominion National Bank of Greater Hampton Roads." |
| October | 1 | Liberty Bank of Bedford, Bedford, merged into Central Fidelity Bank, N.A., Lynchburg, under the charter and title of "Central Fidelity Bank, N.A." |
| November | 1 | Citizens National Bank, New Market, merged into United Virginia Bank, Richmond, under the charter and title of "United Virginia Bank." |
| | 12 | Farmers Bank of Mathews, Mathews, merged into Virginia National Bank, Norfolk, under the charter and title of "Virginia National Bank." |
| | 19 | Central Fidelity Bank, Charlottesville, Charlottesville, merged into Central Fidelity Bank, N.A., Richmond, under the charter of the latter and title of "Central Fidelity Bank, National Association." |
| | 22 | First Virginia Bank-Bland County, Bland, merged into First Virginia Bank of the Southwest, Christiansburg, under the charter and title of "First Virginia Bank of the Southwest." |
| December | 20 | Farmers & Merchants Bank of Boones Mill, Virginia, Boones Mill, merged into First Virginia Bank-Franklin County, Rocky Mount, under the charter and title of "First Virginia Bank-Franklin County." |

CONVERSIONS OF S & L'S TO BANKS

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| November | 18 | Blue Ridge Savings and Loan Association, Floyd, converted to a bank under the title of "Blue Ridge Bank." |
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BRANCH OPENINGS

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| January | 20 | First Virginia Bank-Northern Neck, Colonial Beach, opened its branch office at U.S. Route 360 and State Route 634, Heathsville, Northumberland County, VA. |
| | 25 | First Virginia Bank-Shenandoah Valley, Woodstock, opened its branch office at the Royal Plaza Shopping Center, Front Royal, Warren County, VA. |
| February | 1 | Bank of Shawsville, Shawsville, opened its branch office at the northwest corner of West Main Street and Kessling Avenue, City of Salem, VA. |
| | 2 | First Virginia Bank, Falls Church, opened its branch office at 7393-A Lee Highway, Falls Church, Fairfax County, VA. |
| March | 13 | Bank of Virginia Beach, Virginia Beach, opened its branch office at 1068 Independence Boulevard, City of Virginia Beach, VA. |
| | 15 | Citizens Trust Bank, Portsmouth, opened its branch office at the U.S. Coast Guard Support Center, City of Portsmouth, VA. |
| | 31 | Cumberland Bank & Trust Company, Grundy, opened its branch office at the south side of State Route 83, approximately 0.5 mile west of its intersection with U.S. Route 460, Vansant, Buchanan County, VA. |
| April | 28 | The Community Bank of Forest, Forest, opened its branch office at 9009 Timberlake Road, Campbell County, VA. |
| | 28 | Central Fidelity Bank, Charlottesville, Charlottesville, opened its branch office at Albemarle Square Shopping Center, U.S. Route 29 North and Rio Road, Albemarle County, VA. |
| | 30 | Peoples Bank of Danville, Danville, opened its branch office at 140 South Main Street, Chatham, Pittsylvania County, VA. |
| May | 5 | First Peninsula Bank and Trust Company, Hampton, opened its branch office at the southwest corner of the intersection of Todds Lane and Big Bethel Road, City of Hampton, VA. |
| | 17 | Planters Bank & Trust Company of Virginia, Fishersville, opened its branch office at the north side of U.S. Route 340, approximately 0.25 mile west of its intersection with State Route 608, Stuarts Draft, Augusta County, VA. |
| | 19 | United Virginia Bank, Richmond, opened its branch office at 7818 Parham Road, Henrico County, VA. |
| | 28 | Bank of Virginia, Richmond, opened its branch office at the Bristol Shopping Mall, Gate City Highway, Bristol, VA. |

BANK STATUS CHANGES IN 1982

	28	Bank of Virginia, Richmond, opened its branch office at 3537 South Jefferson Street, Bailey's Crossroads, Fairfax County, VA.
May	28	Bank of Virginia, Richmond, opened its branch office at 1300 Chain Bridge Road, McLean, Fairfax County, VA.
	28	Bank of Virginia, Richmond, opened its branch office at 189 Harry Flood Byrd Highway, Sterling, Loudoun County, VA.
June	7	Citizens Trust Bank, Portsmouth, opened its branch office at 5288 Providence Road, City of Virginia Beach, VA.
July	1	Farmers and Miners Bank of Lee County, Pennington Gap, opened its branch office at east end of Rose Hill, northeast intersection of U.S. Route 58 and State Route 673, Lee County, VA.
	12	Bank of the Commonwealth, Norfolk, opened its branch office at 225 South Rosemont Road, City of Virginia Beach, VA.
August	2	The Northern Virginia Bank, Springfield, opened its branch office at 12011 Lee Jackson Memorial Highway, Fairfax County, VA.
September	25	Lee Bank & Trust Company, Pennington Gap, opened its branch office at the southwest corner of Church and Institute Streets, Jonesville, Lee County, VA.
October	12	United Virginia Bank, Richmond, opened its branch office at the northeast corner of Colonial Avenue and Electric Road, Roanoke County, VA.
	18	United Virginia Bank, Richmond, opened its branch office at the north side of State Route 3 at its intersection with Secondary State Route 710, Spotsylvania County, VA.
November	8	United Virginia Bank, Richmond, opened its branch office at the southwest corner of U.S. Route 60 (Pocahontas Trail) and McLaws Circle, York County, VA.
December	3	Dickenson-Buchanan Bank, Haysi, opened its branch office at the south side of State Route 80 at its intersection with State Route 600, Davenport, Buchanan County, VA.

MAIN OFFICE RELOCATIONS

January	11	Citizens Bank of Tazewell moved its main office from 555 East Riverside Drive, Tazewell, to 643 East Riverside Drive, Tazewell, VA.
October	4	First Virginia Bank-South, Hurt, moved its main office from the northeast corner of Staunton Plaza Shopping Center, to the southeast corner of Staunton Plaza Shopping Center, Hurt, Pittsylvania County, VA.
July	8	Miners Exchange Bank, Coeburn, moved its main office (authorized, unopened) from Payless Shopping Square, northwest corner of Route 72 and Route 58, to Southside of Route 58, 0.50 mile west of its intersection with Route 72, both in Coeburn, Wise County, VA.

BRANCH RELOCATIONS

April	5	Central Fidelity Bank, Norfolk, moved its branch office from Grafton Shopping Center, U.S. Route 17, Grafton, York County, to York Square Shopping Center, U.S. Route 17, Grafton, York County, VA.
May	3	United Virginia Bank, Richmond, moved its branch office from 1121 Arlington Boulevard, Rosslyn, Arlington County, to 1000 Wilson Boulevard, Rosslyn, Arlington County, VA.
August	2	Bank of Virginia, Richmond, moved its branch office from 1400 Euclid Avenue, Bristol, to 1700 Euclid Avenue, Bristol, VA.
	9	First Virginia Bank, Falls Church, moved its branch office from 8383 Leesburg Pike, Vienna, Fairfax County, to 8385-A Leesburg Pike, Vienna, Fairfax County, VA.
October	7	First Virginia Bank, Falls Church, moved its branch office from 2921 South Glebe Road, Arlington County, to 2947 South Glebe Road, Arlington County, VA.
	12	First Virginia Bank of Tidewater, Norfolk, moved its branch office from 433 Denbigh Boulevard, City of Newport News, to 397 Denbigh Boulevard, City of Newport News, VA.
November	15	First Virginia Bank-Colonial, Richmond, moved its branch office from 4707 Walmsley Boulevard, City of Richmond, to 4710 Walmsley Boulevard, City of Richmond, VA.
December	16	American Bank, Newport News, moved its branch office from 2411 Jefferson Avenue, City of Newport News, to 2600 Jefferson Avenue, City of Newport News, VA.

BANK STATUS CHANGES IN 1982

CLOSINGS

Effective 12:00 noon April 3, 1982, Aquia Bank and Trust Company was closed by Order of the State Corporation Commission, dated April 2, 1982. The FDIC was appointed receiver. The Peoples Bank of Danville, Danville, assumed the deposit liabilities and purchased certain assets and received permission to continue operating the two offices of Aquia effective April 5, 1982.

BRANCH CLOSINGS

April	30	Bank of Virginia, Richmond, closed its office at Virginia Avenue and 7th Street, City of Norton, VA.
June	1	Bank of Virginia, Richmond, closed its office at 3537 South Jefferson Street, Bailey's Crossroads, Fairfax County, VA.
	1	Bank of Virginia, Richmond, closed its office at 189 Harry Flood Byrd Highway, Sterling, Loudoun County, VA.
	30	The Peoples Bank of Front Royal, Front Royal, closed its office at U.S. Route 340 and State Route 613, Bentonville, Warren County, VA.
December	15	United Virginia Bank, Richmond, closed its office at 1284 Frederick Boulevard, City of Portsmouth, VA.
	31	United Virginia Bank, Richmond, closed its office at 3504 Memorial Avenue, Lynchburg, VA.

MEMBER BANKS

January	1	First Virginia Bank-Highlands, Covington, VA, became a member of the Federal Reserve System this date.
	7	Virginia Bank and Trust Company, Danville, VA, became a member of the Federal Reserve System this date.
February	11	The Bank of Louisa, Louisa, VA, became a member of the Federal Reserve System this date.
April	1	The Bank of Brunswick, Lawrenceville, VA, became a member of the Federal Reserve System this date.
	1	First Virginia Bank-Damascus, Damascus, became a member of the Federal Reserve System this date.
May	27	Bank of the Commonwealth, Norfolk, became a member of the Federal Reserve System this date.
November	19	Blue Ridge Bank, Floyd, became a member of the Federal Reserve System this date.

EFT FACILITIES

August	13	Bank of Virginia, Richmond, opened its facility at Ghent Village Shoppes, 1355-K DeBree Avenue, City of Norfolk, VA.
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REPORT OF CONDITION

	B-929 THE BANK OF ALEXANDRIA ALEXANDRIA 1 OFFICE	B-638 BURKE & HERBERT BANK & TRUST COMPANY ALEXANDRIA 7 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 156	\$ 5,520
2. U.S. Treasury securities	—	6,074
3. Obligations of other U.S. Government agencies & corps.	1,000	7,804
4. Obligations of States & political subdivisions in the U.S.	—	13,682
5. All other securities	45	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	2,910	4,450
7. Loans, Total (excluding unearned income)	5,431	61,352
8. Less: allowance for possible loan losses	13	450
9. Loans, Net	5,418	60,902
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	286	3,185
12. Real estate owned other than bank premises	—	127
13. All other assets	160	1,481
14. TOTAL ASSETS	\$ 9,975	\$ 103,225
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	\$ 4,915	\$ 26,906
16. Time & savings deposits of individuals, partnerships & corporations	2,012	66,137
17. Deposits of U.S. Government	—	97
18. Deposits of States & political subdivisions in the U.S.	—	170
19. Certified and officers' checks	391	705
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 7,318	\$ 94,015
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$ 7,318	\$ 94,015
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	81	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	73	1,179
27. TOTAL LIABILITIES	\$ 7,472	\$ 95,194
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 1,261	\$ 1,000
30. Surplus	1,000	2,006
31. Undivided profits & reserves for contingencies & other capital reserves	242	5,025
32. TOTAL EQUITY CAPITAL	\$ 2,503	\$ 8,031
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 9,975	\$ 103,225

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-906	B-838	B-927	B-818	B-773	
*BANK OF AMELIA	*FIRST VIRGINIA BANK-SOUTH CENTRAL	ARLINGTON BANK	*FIRST COMMERCIAL BANK	*CENTRAL FIDELITY BANK, NORTHERN VIRGINIA BAILEY'S CROSSROADS	
AMELIA	AMHERST	ARLINGTON	ARLINGTON		
1 OFFICE	4 OFFICES	1 OFFICE	2 OFFICES	16 OFFICES	
\$ 343	\$ 1,314	\$ 337	\$ 1,952	\$ 78,155	1
—	2,528	219	4,662	8,003	2
1,623	1,600	500	—	3,078	3
323	1,826	—	489	11,854	4
30	36	45	60	725	5
150	1,435	1,225	5,046	7,050	6
2,990	11,963	2,220	22,298	66,198	7
18	137	6	225	756	8
2,972	11,826	2,214	22,073	65,442	9
—	—	—	—	—	10
380	810	259	958	6,173	11
—	58	—	720	417	12
94	383	182	482	2,511	13
\$ 5,915	\$ 21,816	\$ 4,981	\$ 36,442	\$ 183,408	14
\$ 671	\$ 3,461	\$ 1,354	\$ 14,955	\$ 38,482	15
3,688	14,994	1,488	13,815	124,113	16
2	7	4	27	444	17
200	1,121	1	4,108	1,670	18
32	254	34	492	1,779	19
\$ 4,593	\$ 19,837	\$ 2,881	\$ 33,397	\$ 166,488	20
—	—	—	—	—	21
\$ 4,593	\$ 19,837	\$ 2,881	\$ 33,397	\$ 166,488	22
—	102	—	200	3,122	23
—	—	—	—	—	24
—	40	—	—	1,150	25
85	239	122	646	2,947	26
\$ 4,678	\$ 20,218	\$ 3,003	\$ 34,243	\$ 173,707	27
—	—	—	—	—	28
\$ 500	\$ 600	\$ 1,037	\$ 1,006	\$ 5,000	29
500	600	518	1,005	2,506	30
237	398	423	188	2,195	31
\$ 1,237	\$ 1,598	\$ 1,978	\$ 2,199	\$ 9,701	32
\$ 5,915	\$ 21,816	\$ 4,981	\$ 36,442	\$ 183,408	33

REPORT OF CONDITION

	B-915 FIRST BASSETT BANK & TRUST	B-12 *BANK OF CLARKE COUNTY
	BASSETT 5 OFFICES	BERRYVILLE 2 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 25,657	\$ 2,611
2. U.S. Treasury securities	200	4,024
3. Obligations of other U.S. Government agencies & corps.	6,000	9
4. Obligations of States & political subdivisions in the U.S.	11,011	1,324
5. All other securities	—	1,533
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	4,500	6,900
7. Loans, Total (excluding unearned income)	26,095	19,521
8. Less: allowance for possible loan losses	518	210
9. Loans, Net	25,577	19,311
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,126	219
12. Real estate owned other than bank premises	—	19
13. All other assets	956	582
14. TOTAL ASSETS	\$ 75,027	\$ 36,532
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	\$ 16,483	\$ 6,986
16. Time & savings deposits of individuals, partnerships & corporations	43,392	23,346
17. Deposits of U.S. Government	31	1
18. Deposits of States & political subdivisions in the U.S.	4,245	2,582
19. Certified and officers' checks	61	236
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 64,212	\$ 33,151
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$ 64,212	\$ 33,151
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	1,453	418
27. TOTAL LIABILITIES	\$ 65,665	\$ 33,569
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 2,699	\$ 330
30. Surplus	2,700	780
31. Undivided profits & reserves for contingencies & other capital reserves	3,963	1,853
32. TOTAL EQUITY CAPITAL	\$ 9,362	\$ 2,963
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 75,027	\$ 36,532

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-877	B-15	B-411	B-20	B-26	
*BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP	*CITIZENS BANK AND TRUST COMPANY BLACKSTONE	THE BLUE GRASS VALLEY BANK BLUE GRASS	*UNION BANK AND TRUST COMPANY BOWLING GREEN	FIRST VIRGINIA BANK— PLANTERS BRIDGEWATER	
1 OFFICE	3 OFFICES	1 OFFICE	4 OFFICES	3 OFFICES	
\$ 1,888	\$ 3,526	\$ 401	\$ 2,448	\$ 1,652	1
200	2,099	954	1,299	4,207	2
604	7,199	1,777	4,807	2,502	3
—	9,533	769	12,830	4,327	4
24	63	—	60	28	5
450	2,200	150	3,750	1,240	6
4,705	29,860	3,602	41,328	24,716	7
55	222	21	413	247	8
4,650	29,638	3,581	40,915	24,469	9
—	—	—	—	—	10
492	399	67	1,428	605	11
—	53	—	158	—	12
143	1,075	138	918	444	13
\$ 8,451	\$ 55,785	\$ 7,837	\$ 68,613	\$ 39,474	14
\$ 580	\$ 6,026	\$ 1,635	\$ 10,197	\$ 4,902	15
6,343	42,149	5,135	45,810	30,632	16
9	41	2	19	79	17
501	1,672	97	3,796	325	18
75	921	10	224	146	19
\$ 7,508	\$ 50,809	\$ 6,879	\$ 60,046	\$ 36,084	20
—	—	—	—	—	21
\$ 7,508	\$ 50,809	\$ 6,879	\$ 60,046	\$ 36,084	22
—	—	—	1,113	55	23
—	—	—	—	—	24
—	21	—	171	33	25
69	941	121	857	550	26
\$ 7,577	\$ 51,771	\$ 7,000	\$ 62,187	\$ 36,722	27
—	—	—	—	—	28
\$ 500	\$ 1,250	\$ 50	\$ 1,200	\$ 600	29
300	850	65	800	325	30
74	1,914	722	4,426	1,827	31
\$ 874	\$ 4,014	\$ 837	\$ 6,426	\$ 2,752	32
\$ 8,451	\$ 55,785	\$ 7,837	\$ 68,613	\$ 39,474	33

REPORT OF CONDITION

	B-30 BANK OF BUCHANAN BUCHANAN 1 OFFICE	B-217 THE BANK OF SOUTHSIDE VIRGINIA CARSON 7 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 693	\$ 3,817
2. U.S. Treasury securities	1,701	1,650
3. Obligations of other U.S. Government agencies & corps.	2,400	15,301
4. Obligations of States & political subdivisions in the U.S.	2,173	17,741
5. All other securities	—	450
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	500	1,100
7. Loans, Total (excluding unearned income)	8,407	35,859
8. Less: allowance for possible loan losses	103	250
9. Loans, Net	8,304	35,609
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	74	1,035
12. Real estate owned other than bank premises	—	52
13. All other assets	12	1,323
14. TOTAL ASSETS	\$ 15,857	\$ 78,078
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 2,121	\$ 7,649
16. Time & savings deposits of individuals, partnerships & corporations	11,798	53,171
17. Deposits of U.S. Government	38	6
18. Deposits of States & political subdivisions in the U.S.	275	5,799
19. Certified and officers' checks	51	196
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 14,283	\$ 66,821
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 14,283	\$ 66,821
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	884
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	401	1,537
27. TOTAL LIABILITIES	\$ 14,684	\$ 69,242
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 213	\$ 292
30. Surplus	327	2,000
31. Undivided profits & reserves for contingencies & other capital reserves	633	6,544
32. TOTAL EQUITY CAPITAL	\$ 1,173	\$ 8,836
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 15,857	\$ 78,078

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-823 ALBEMARLE BANK AND TRUST COMPANY CHARLOTTE- VILLE	B-902 *FIRST VIRGINIA BANK- CENTRAL CHARLOTTE- VILLE	B-873 CHESAPEAKE BANK & TRUST CHESAPEAKE	B-726 PEOPLE'S BANK OF CHESAPEAKE CHESAPEAKE	B-849 *THE PEOPLES BANK OF CHESTERFIELD CHESTERFIELD	
2 OFFICES	6 OFFICES	3 OFFICES	8 OFFICES	4 OFFICES	
\$ 1,995	\$ 1,869	\$ 2,782	\$ 4,665	\$ 3,224	1
—	2,137	—	304	300	2
—	700	3,300	4,567	3,200	3
—	2,148	—	4,984	6,779	4
—	48	100	—	38	5
757	1,560	—	350	740	6
6,696	16,119	12,644	24,950	25,199	7
68	181	130	253	250	8
6,628	15,938	12,514	24,697	24,949	9
—	—	—	—	—	10
1,248	1,144	921	962	1,452	11
—	—	171	—	—	12
209	375	291	742	664	13
\$ 10,837	\$ 25,919	\$ 20,079	\$ 41,271	\$ 41,346	14
\$ 4,243	\$ 10,566	\$ 4,289	\$ 11,321	\$ 9,850	15
4,113	12,399	10,259	22,933	24,847	16
3	21	34	18	54	17
—	130	3,266	1,542	1,500	18
313	261	325	105	281	19
\$ 8,672	\$ 23,377	\$ 18,173	\$ 35,919	\$ 36,532	20
—	—	—	—	—	21
\$ 8,672	\$ 23,377	\$ 18,173	\$ 35,919	\$ 36,532	22
—	—	30	284	1,229	23
—	—	—	1,000	—	24
—	—	—	—	—	25
150	302	254	833	300	26
\$ 8,822	\$ 23,679	\$ 18,457	\$ 38,036	\$ 38,061	27
—	—	200	—	—	28
\$ 1,281	\$ 900	\$ 698	\$ 909	\$ 843	29
—	700	467	610	434	30
734	640	257	1,716	2,008	31
\$ 2,015	\$ 2,240	\$ 1,422	\$ 3,235	\$ 3,285	32
\$ 10,837	\$ 25,919	\$ 20,079	\$ 41,271	\$ 41,346	33

REPORT OF CONDITION

	B-853 THE MARINE BANK CHINCO- TEAGUE	B-49 *THE BANK OF CHRISTIANS- BURG CHRISTIANS- BURG
	1 OFFICE	3 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 620	\$ 8,195
2. U.S. Treasury securities	—	999
3. Obligations of other U.S. Government agencies & corps. .	94	7,005
4. Obligations of States & political subdivisions in the U.S. .	200	3,075
5. All other securities	—	39
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,500	870
7. Loans, Total (excluding unearned income)	5,223	34,891
8. Less: allowance for possible loan losses	16	369
9. Loans, Net	5,207	34,522
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	299	1,550
12. Real estate owned other than bank premises	—	933
13. All other assets	191	990
14. TOTAL ASSETS	\$ 8,111	\$ 58,178
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 1,335	\$ 5,853
16. Time & savings deposits of individuals, partnerships & corporations	5,797	41,444
17. Deposits of U.S. Government	—	71
18. Deposits of States & political subdivisions in the U.S. . .	54	4,200
19. Certified and officers' checks	35	351
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 7,221	\$ 51,919
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 7,221	\$ 51,919
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	43
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money .	—	—
25. Mortgage indebtedness and liability for capitalized leases .	49	1,093
26. All other liabilities	81	682
27. TOTAL LIABILITIES	\$ 7,351	\$ 53,737
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 208	\$ 600
30. Surplus	286	700
31. Undivided profits & reserves for contingencies & other capital reserves	266	3,141
32. TOTAL EQUITY CAPITAL	\$ 760	\$ 4,441
33. TOTAL LIABILITIES AND EQUITY CAPITAL ..	\$ 8,111	\$ 58,178

*Member of Federal Reserve System

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B-249 *FIRST VIRGINIA BANK OF THE SOUTHWEST CHRISTIANS- BURG	B-814 VIRGINIA SOUTHERN BANK	B-820 VIRGINIA CITIZENS BANK	B-935 MINERS EXCHANGE BANK	B-899 *PIEDMONT TRUST BANK	
CLARKSVILLE	CLINTWOOD	COEBURN	COLLINSVILLE		
9 OFFICES	2 OFFICES	1 OFFICE	1 OFFICE	7 OFFICES	
\$ 3,082	\$ 2,053	\$ 6,921	\$ 2,369	\$ 25,746	1
8,493	2,022	350	—	3,212	2
7,256	2,912	504	2,200	14,543	3
10,613	1,249	5,253	376	18,964	4
72	—	—	572	4,667	5
1,540	1,625	1,275	1,815	6,250	6
32,812	15,518	9,055	4,914	97,186	7
378	91	80	45	1,293	8
32,434	15,427	8,975	4,869	95,893	9
—	—	—	—	120	10
1,415	930	317	554	2,914	11
50	—	3	276	98	12
970	320	257	36	2,110	13
\$ 65,925	\$ 26,538	\$ 23,855	\$ 13,067	\$ 174,517	14
\$ 9,013	\$ 5,129	\$ 4,002	\$ 1,226	\$ 24,695	15
49,467	18,823	14,278	6,694	119,917	16
54	2	125	18	103	17
710	242	2,428	2,195	4,732	18
313	92	63	87	1,198	19
\$ 59,557	\$ 24,288	\$ 20,896	\$ 10,220	\$ 150,645	20
—	—	—	—	—	21
\$ 59,557	\$ 24,288	\$ 20,896	\$ 10,220	\$ 150,645	22
—	—	—	—	4,228	23
800	—	—	—	5,399	24
85	—	—	—	23	25
800	636	211	483	2,519	26
\$ 61,242	\$ 24,924	\$ 21,107	\$ 10,703	\$ 162,814	27
—	—	—	—	—	28
\$ 1,200	\$ 760	\$ 255	\$ 1,150	\$ 3,690	29
1,200	267	255	1,150	2,000	30
2,283	587	2,238	64	6,013	31
\$ 4,683	\$ 1,614	\$ 2,748	\$ 2,364	\$ 11,703	32
\$ 65,925	\$ 26,538	\$ 23,855	\$ 13,067	\$ 174,517	33

REPORT OF CONDITION

	B-787 *FIRST VIRGINIA BANK- NORTHERN NECK COLONIAL BEACH 6 OFFICES	B-932 *FIRST VIRGINIA BANK- HIGHLANDS COVINGTON 3 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 3,056	\$ 2,816
2. U.S. Treasury securities	9,499	13,679
3. Obligations of other U.S. Government agencies & corps. .	4,745	14,502
4. Obligations of States & political subdivisions in the U.S. .	9,161	7,984
5. All other securities	90	104
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	890	356
7. Loans, Total (excluding unearned income)	39,744	31,825
8. Less: allowance for possible loan losses	411	635
9. Loans, Net	39,333	31,190
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	2,040	2,441
12. Real estate owned other than bank premises	37	—
13. All other assets	961	1,541
14. TOTAL ASSETS	\$ 69,812	\$ 74,613
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 7,508	\$ 8,854
16. Time & savings deposits of individuals, partnerships & corporations	54,843	57,241
17. Deposits of U.S. Government	35	31
18. Deposits of States & political subdivisions in the U.S. . .	1,341	1,249
19. Certified and officers' checks	188	341
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 63,915	\$ 67,716
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 63,915	\$ 67,716
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	128	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money .	36	—
25. Mortgage indebtedness and liability for capitalized leases .	—	—
26. All other liabilities	781	1,075
27. TOTAL LIABILITIES	\$ 64,860	\$ 68,791
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 1,500	\$ 1,000
30. Surplus	1,500	2,300
31. Undivided profits & reserves for contingencies & other capital reserves	1,952	2,522
32. TOTAL EQUITY CAPITAL	\$ 4,952	\$ 5,822
33. TOTAL LIABILITIES AND EQUITY CAPITAL . .	\$ 69,812	\$ 74,613

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-893 *THE STATE BANK OF THE ALLEGHENIES	B-933 *FIRST VIRGINIA BANK- DAMASCUS	B-471 FIRST STATE BANK	B-894 *PEOPLES BANK OF DANVILLE	B-655 *VIRGINIA BANK AND TRUST COMPANY	
COVINGTON	DAMASCUS	DANVILLE	DANVILLE	DANVILLE	
1 OFFICE	4 OFFICES	2 OFFICES	5 OFFICES	2 OFFICES	
\$ 1,364	\$ 1,470	\$ 443	\$ 9,798	\$ 4,932	1
—	3,716	1,016	—	1,405	2
1,805	4,906	800	1,515	9,630	3
—	5,710	3,083	8,702	3,140	4
23	48	—	54	32	5
970	2,130	1,300	10,825	—	6
5,717	19,993	6,857	21,652	16,273	7
69	232	30	72	144	8
5,648	19,761	6,827	21,580	16,129	9
—	—	—	—	—	10
411	495	378	1,676	617	11
25	—	—	105	3	12
111	803	274	586	702	13
\$ 10,357	\$ 39,039	\$ 14,121	\$ 54,841	\$ 36,590	14
\$ 1,088	\$ 3,983	\$ 1,733	\$ 11,979	\$ 3,996	15
7,853	30,789	8,932	35,857	28,237	16
—	13	30	—	20	17
431	152	228	1,402	1,053	18
30	177	122	635	180	19
\$ 9,402	\$ 35,114	\$ 11,045	\$ 49,873	\$ 33,486	20
—	—	—	—	—	21
\$ 9,402	\$ 35,114	\$ 11,045	\$ 49,873	\$ 33,486	22
—	—	—	—	—	23
—	—	488	559	—	24
—	—	32	450	—	25
144	475	264	521	620	26
\$ 9,546	\$ 35,589	\$ 11,829	\$ 51,403	\$ 34,106	27
—	—	—	500	—	28
\$ 445	\$ 800	\$ 250	\$ 832	\$ 250	29
307	800	1,500	975	450	30
59	1,850	542	1,131	1,784	31
\$ 811	\$ 3,450	\$ 2,292	\$ 2,938	\$ 2,484	32
\$ 10,357	\$ 39,039	\$ 14,121	\$ 54,841	\$ 36,590	33

REPORT OF CONDITION

	B-755 THE STATE BANK OF PRINCE WILLIAM COUNTY DUMFRIES	B-531 THE EASTVILLE BANK EASTVILLE
	3 OFFICES	1 OFFICE
ASSETS		
1. Cash and due from depository institutions	\$ 1,109	\$ 595
2. U.S. Treasury securities	—	1,496
3. Obligations of other U.S. Government agencies & corps.	803	4,007
4. Obligations of States & political subdivisions in the U.S.	—	1,703
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	175	2,475
7. Loans, Total (excluding unearned income)	6,854	8,256
8. Less: allowance for possible loan losses	64	85
9. Loans, Net	6,790	8,171
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	284	301
12. Real estate owned other than bank premises	—	—
13. All other assets	121	15
14. TOTAL ASSETS	\$ 9,282	\$ 18,763
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	\$ 4,479	\$ 2,767
16. Time & savings deposits of individuals, partnerships & corporations	3,604	13,231
17. Deposits of U.S. Government	—	47
18. Deposits of States & political subdivisions in the U.S.	98	419
19. Certified and officers' checks	101	67
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 8,282	\$ 16,531
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$ 8,282	\$ 16,531
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	75	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	140	24
27. TOTAL LIABILITIES	\$ 8,497	\$ 16,555
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 635	\$ 275
30. Surplus	376	400
31. Undivided profits & reserves for contingencies & other capital reserves	(226)	1,533
32. TOTAL EQUITY CAPITAL	\$ 785	\$ 2,208
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 9,282	\$ 18,763

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-856	B-508	B-430	B-904	B-713	
*THE FARMERS BANK OF EDINBURG, INCOR- PORATED EDINBURG	PEOPLES BANK OF EWING	THE PEOPLES TRUST BANK	*THE GEORGE MASON BANK	GUARANTY BANK AND TRUST COMPANY	
EWING	EXMORE	FAIRFAX	FAIRFAX		
2 OFFICES	2 OFFICES	1 OFFICE	2 OFFICES	5 OFFICES	
\$ 11,014	\$ 1,662	\$ 939	\$ 4,511	\$ 7,471	1
—	3,216	1,201	1,003	6,547	2
200	1,875	8,393	3,317	3,000	3
1,194	2,334	2,033	4,274	7,823	4
33	—	—	61	10	5
275	1,650	1,695	3,705	—	6
16,253	5,525	8,798	20,150	55,324	7
234	55	10	218	502	8
16,019	5,470	8,788	19,932	54,822	9
—	—	—	—	—	10
292	246	465	1,188	3,243	11
35	15	—	—	833	12
556	385	4	672	1,263	13
\$ 29,618	\$ 16,853	\$ 23,518	\$ 38,663	\$ 85,012	14
\$ 3,611	\$ 3,016	\$ 3,553	\$ 7,675	\$ 22,743	15
22,906	11,705	17,260	22,546	46,326	16
7	2	21	54	49	17
72	100	459	827	5,726	18
78	106	88	857	596	19
\$ 26,674	\$ 14,929	\$ 21,381	\$ 31,959	\$ 75,440	20
—	—	—	—	—	21
\$ 26,674	\$ 14,929	\$ 21,381	\$ 31,959	\$ 75,440	22
—	23	—	2,575	600	23
—	—	—	554	—	24
11	—	—	—	—	25
544	275	31	422	969	26
\$ 27,229	\$ 15,227	\$ 21,412	\$ 35,510	\$ 77,009	27
—	—	—	—	—	28
\$ 222	\$ 235	\$ 400	\$ 1,080	\$ 2,089	29
888	465	300	938	2,668	30
1,279	926	1,406	1,135	3,246	31
\$ 2,389	\$ 1,626	\$ 2,106	\$ 3,153	\$ 8,003	32
\$ 29,618	\$ 16,853	\$ 23,518	\$ 38,663	\$ 85,012	33

REPORT OF CONDITION

	B-746 *FIRST VIRGINIA BANK FALLS CHURCH 64 OFFICES	B-550 THE PEOPLES BANK OF STAFFORD FALMOUTH 5 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 93,603	\$ 2,393
2. U.S. Treasury securities	78,721	7,081
3. Obligations of other U.S. Government agencies & corps. .	27,469	—
4. Obligations of States & political subdivisions in the U.S. .	73,321	4,963
5. All other securities	1,075	—
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	22,130	100
7. Loans, Total (excluding unearned income)	545,121	14,580
8. Less: allowance for possible loan losses	7,378	203
9. Loans, Net	537,743	14,377
10. Lease financing receivables	2,764	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	19,879	1,065
12. Real estate owned other than bank premises	167	—
13. All other assets	11,932	435
14. TOTAL ASSETS	\$ 868,804	\$ 30,414
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 192,643	\$ 6,858
16. Time & savings deposits of individuals, partnerships & corporations	562,204	19,121
17. Deposits of U.S. Government	857	—
18. Deposits of States & political subdivisions in the U.S. . .	9,676	691
19. Certified and officers' checks	8,304	306
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 773,684	\$ 26,976
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 773,684	\$ 26,976
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	3,054	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money .	15,000	—
25. Mortgage indebtedness and liability for capitalized leases .	347	12
26. All other liabilities	12,659	196
27. TOTAL LIABILITIES	\$ 804,744	\$ 27,184
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 13,860	\$ 600
30. Surplus	18,055	1,100
31. Undivided profits & reserves for contingencies & other capital reserves	32,145	1,530
32. TOTAL EQUITY CAPITAL	\$ 64,060	\$ 3,230
33. TOTAL LIABILITIES AND EQUITY CAPITAL . .	\$ 868,804	\$ 30,414

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-85 THE BANK OF FINCASTLE FINCASTLE 2 OFFICES	B-799 PLANTERS BANK & TRUST COMPANY OF VIRGINIA FISHERSVILLE 8 OFFICES	B-87 THE BANK OF FLOYD FLOYD 1 OFFICE	B-941 *BLUE RIDGE BANK FLOYD 1 OFFICE	B-897 *THE COMMUNITY BANK OF FOREST FOREST 2 OFFICES	
\$ 817	\$ 5,836	\$ 6,927	\$ 343	\$ 2,642	1
1,199	3,219	8,182	—	269	2
1,200	10,547	8,649	—	200	3
854	12,235	7,164	—	—	4
—	—	—	18	23	5
2,450	1,300	1,900	2,025	50	6
6,464	51,537	21,438	6,258	2,472	7
31	558	498	—	30	8
6,433	50,979	20,940	6,258	2,442	9
—	—	—	—	—	10
146	2,177	704	181	685	11
—	46	—	28	—	12
113	811	1,131	64	128	13
\$ 13,212	\$ 87,150	\$ 55,597	\$ 8,917	\$ 6,439	14
\$ 1,995	\$ 15,954	\$ 8,199	\$ 157	\$ 1,939	15
8,428	59,705	40,826	7,786	3,305	16
28	171	50	—	3	17
1,596	1,986	1,146	—	7	18
40	565	258	178	33	19
\$ 12,087	\$ 78,381	\$ 50,479	\$ 8,121	\$ 5,287	20
—	—	—	—	—	21
\$ 12,087	\$ 78,381	\$ 50,479	\$ 8,121	\$ 5,287	22
—	437	—	—	—	23
—	—	—	6	—	24
—	—	—	178	360	25
128	668	589	54	54	26
\$ 12,215	\$ 79,486	\$ 51,068	\$ 8,359	\$ 5,701	27
—	—	—	—	—	28
\$ 54	\$ 2,234	\$ 600	\$ 510	\$ 527	29
324	2,234	1,200	90	264	30
619	3,196	2,729	(42)	(53)	31
\$ 997	\$ 7,664	\$ 4,529	\$ 558	\$ 738	32
\$ 13,212	\$ 87,150	\$ 55,597	\$ 8,917	\$ 6,439	33

REPORT OF CONDITION

	B-768 THE BANK OF FRANKLIN FRANKLIN 2 OFFICES	B-654 *FARMERS & MERCHANTS STATE BANK FREDERICKS- BURG 8 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 1,441	\$ 7,405
2. U.S. Treasury securities	400	4,597
3. Obligations of other U.S. Government agencies & corps. .	1,400	4,929
4. Obligations of States & political subdivisions in the U.S. .	930	11,732
5. All other securities	—	61
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	3,400	3,400
7. Loans, Total (excluding unearned income)	9,193	49,553
8. Less: allowance for possible loan losses	97	451
9. Loans, Net	9,096	49,102
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	595	2,109
12. Real estate owned other than bank premises	—	181
13. All other assets	133	813
14. TOTAL ASSETS	\$ 17,395	\$ 84,329
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 2,556	\$ 19,085
16. Time & savings deposits of individuals, partnerships & corporations	13,167	55,924
17. Deposits of U.S. Government	6	43
18. Deposits of States & political subdivisions in the U.S. . .	30	1,295
19. Certified and officers' checks	125	395
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 15,884	\$ 76,742
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 15,884	\$ 76,742
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money .	—	—
25. Mortgage indebtedness and liability for capitalized leases .	—	—
26. All other liabilities	172	665
27. TOTAL LIABILITIES	\$ 16,056	\$ 77,407
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 209	\$ 924
30. Surplus	417	1,100
31. Undivided profits & reserves for contingencies & other capital reserves	713	4,898
32. TOTAL EQUITY CAPITAL	\$ 1,339	\$ 6,922
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 17,395	\$ 84,329

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-801 THE PEOPLES BANK OF FRONT ROYAL FRONT ROYAL	B-792 *BANK OF GOOCHLAND GOOCHLAND	B-470 CUMBERLAND BANK & TRUST COMPANY GRUNDY	B-809 *MINER'S AND MERCHANT'S BANK AND TRUST COMPANY GRUNDY	B-770 FIRST PENINSULA BANK AND TRUST COMPANY HAMPTON	
1 OFFICE	3 OFFICES	7 OFFICES	2 OFFICES	3 OFFICES	
\$ 1,287	\$ 1,605	\$ 41,830	\$ 2,018	\$ 2,025	1
474	5,302	—	—	1,775	2
904	3,804	4,248	1,200	900	3
1,118	8,070	15,976	5,362	250	4
—	30	—	4,449	—	5
400	650	4,336	1,115	—	6
7,984	20,970	121,215	26,107	11,294	7
56	244	2,174	224	100	8
7,928	20,726	119,041	25,883	11,194	9
—	—	—	—	—	10
454	763	4,820	421	796	11
115	—	569	155	1	12
222	600	3,553	834	271	13
\$ 12,902	\$ 41,550	\$ 194,373	\$ 41,437	\$ 17,212	14
\$ 2,359	\$ 6,193	\$ 25,624	\$ 4,510	\$ 4,131	15
8,661	31,093	130,608	30,483	6,845	16
10	18	235	2	42	17
438	604	17,031	3,132	3,567	18
51	161	702	231	130	19
\$ 11,519	\$ 38,069	\$ 174,200	\$ 38,358	\$ 14,715	20
—	—	—	—	—	21
\$ 11,519	\$ 38,069	\$ 174,200	\$ 38,358	\$ 14,715	22
—	—	—	450	761	23
—	20	—	—	—	24
—	—	—	—	—	25
150	336	3,354	543	417	26
\$ 11,669	\$ 38,425	\$ 177,554	\$ 39,351	\$ 15,893	27
—	—	1,000	—	—	28
\$ 533	\$ 500	\$ 1,714	\$ 422	\$ 700	29
409	500	1,310	1,154	350	30
291	2,125	12,795	510	269	31
\$ 1,233	\$ 3,125	\$ 15,819	\$ 2,086	\$ 1,319	32
\$ 12,902	\$ 41,550	\$ 194,373	\$ 41,437	\$ 17,212	33

REPORT OF CONDITION

	B-925 MASSANUTTEN BANK & TRUST COMPANY HARRISON- BURG	B-895 *FIRST SETTLERS BANK HAYES
	2 OFFICES	2 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 776	\$ 719
2. U.S. Treasury securities	2,160	—
3. Obligations of other U.S. Government agencies & corps. .	3,793	1,100
4. Obligations of States & political subdivisions in the U.S. .	1,956	2,389
5. All other securities	—	30
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	300	—
7. Loans, Total (excluding unearned income)	8,715	8,183
8. Less: allowance for possible loan losses	67	80
9. Loans, Net	8,648	8,103
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	842	614
12. Real estate owned other than bank premises	—	—
13. All other assets	361	187
14. TOTAL ASSETS	\$ 18,836	\$ 13,142
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 2,201	\$ 2,238
16. Time & savings deposits of individuals, partnerships & corporations	12,520	8,063
17. Deposits of U.S. Government	—	4
18. Deposits of States & political subdivisions in the U.S. . .	1,548	100
19. Certified and officers' checks	139	72
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 16,408	\$ 10,477
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 16,408	\$ 10,477
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	380	1,134
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money .	—	31
25. Mortgage indebtedness and liability for capitalized leases .	—	—
26. All other liabilities	304	224
27. TOTAL LIABILITIES	\$ 17,092	\$ 11,866
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 684	\$ 500
30. Surplus	562	500
31. Undivided profits & reserves for contingencies & other capital reserves	498	276
32. TOTAL EQUITY CAPITAL	\$ 1,744	\$ 1,276
33. TOTAL LIABILITIES AND EQUITY CAPITAL ..	\$ 18,836	\$ 13,142

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-926 *DICKENSON- BUCHANAN BANK	B-291 *BANK OF NORTHUMBER- LAND, INCORPORATED	B-898 *BANK OF CARROLL	B-767 PEOPLES BANK, INC.	B-796 *FIRST VIRGINIA BANK-SOUTH	
HAYS	HEATHSVILLE	HILLSVILLE	HONAKER	HURT	
2 OFFICES	2 OFFICES	3 OFFICES	3 OFFICES	5 OFFICES	
\$ 634	\$ 1,094	\$ 4,480	\$ 2,244	\$ 2,941	1
608	2,807	100	997	7,914	2
1,782	6,005	2,672	2,650	5,698	3
10	4,256	1,304	4,846	8,735	4
45	30	21	—	60	5
2,746	—	675	350	45	6
2,571	20,035	7,968	20,774	38,760	7
20	195	73	140	457	8
2,551	19,840	7,895	20,634	38,303	9
—	—	—	—	—	10
254	484	372	706	1,295	11
—	—	38	—	—	12
102	26	317	597	1,003	13
\$ 8,732	\$ 34,542	\$ 17,874	\$ 33,024	\$ 65,994	14
\$ 734	\$ 3,724	\$ 2,918	\$ 5,470	\$ 5,454	15
4,491	27,240	12,254	22,739	53,824	16
2	69	—	138	22	17
1,680	442	831	1,533	183	18
58	104	35	206	338	19
\$ 6,965	\$ 31,579	\$ 16,038	\$ 30,086	\$ 59,821	20
—	—	—	—	—	21
\$ 6,965	\$ 31,579	\$ 16,038	\$ 30,086	\$ 59,821	22
—	—	467	—	664	23
23	100	—	—	—	24
—	—	25	—	—	25
109	311	237	440	869	26
\$ 7,097	\$ 31,990	\$ 16,767	\$ 30,526	\$ 61,354	27
—	—	—	—	—	28
\$ 750	\$ 318	\$ 250	\$ 370	\$ 1,200	29
750	682	450	515	800	30
135	1,552	407	1,613	2,640	31
\$ 1,635	\$ 2,552	\$ 1,107	\$ 2,498	\$ 4,640	32
\$ 8,732	\$ 34,542	\$ 17,874	\$ 33,024	\$ 65,994	33

REPORT OF CONDITION

	B-778 THE LUNENBURG COUNTY BANK KENBRIDGE 2 OFFICES	B-656 *STATE BANK OF KEYSVILLE KEYSVILLE 1 OFFICE
ASSETS		
1. Cash and due from depository institutions	\$ 1,187	\$ 589
2. U.S. Treasury securities	—	200
3. Obligations of other U.S. Government agencies & corps.	1,099	1,099
4. Obligations of States & political subdivisions in the U.S.	2,656	3,455
5. All other securities	—	20
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,300	4,600
7. Loans, Total (excluding unearned income)	9,491	10,953
8. Less: allowance for possible loan losses	89	139
9. Loans, Net	9,402	10,814
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	621	672
12. Real estate owned other than bank premises	34	40
13. All other assets	196	386
14. TOTAL ASSETS	\$ 16,495	\$ 21,875
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	\$ 2,117	\$ 2,003
16. Time & savings deposits of individuals, partnerships & corporations	12,227	16,819
17. Deposits of U.S. Government	32	4
18. Deposits of States & political subdivisions in the U.S.	447	413
19. Certified and officers' checks	175	73
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 14,998	\$ 19,312
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$ 14,998	\$ 19,312
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	58
26. All other liabilities	244	230
27. TOTAL LIABILITIES	\$ 15,242	\$ 19,600
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 184	\$ 150
30. Surplus	362	510
31. Undivided profits & reserves for contingencies & other capital reserves	707	1,615
32. TOTAL EQUITY CAPITAL	\$ 1,253	\$ 2,275
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 16,495	\$ 21,875

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-625 *BANK OF LANCASTER	B-832 *KING GEORGE STATE BANK, INC.	B-739 *THE BANK OF BRUNSWICK	B-892 *FIRST RUSSELL COUNTY BANK AND TRUST COMPANY LEBANON	B-848 *THE BANK OF LOUISA	
KILMARNOCK	KING GEORGE	LAWRENCE- VILLE	LEBANON	LOUISA	
1 OFFICE	1 OFFICE	1 OFFICE	1 OFFICE	2 OFFICES	
\$ 1,990	\$ 805	\$ 1,212	\$ 2,443	\$ 882	1
1,431	—	606	305	200	2
2,230	—	3,579	550	1,201	3
5,208	1,494	808	39	128	4
867	18	22	24	15	5
3,820	1,950	1,550	1,060	1,195	6
31,259	6,402	6,746	5,763	5,738	7
301	47	70	33	37	8
30,958	6,355	6,676	5,730	5,701	9
—	—	—	—	—	10
1,709	235	256	586	448	11
31	36	—	—	—	12
731	118	302	207	101	13
\$ 48,975	\$ 11,011	\$ 15,011	\$ 10,944	\$ 9,871	14
\$ 5,458	\$ 2,270	\$ 1,915	\$ 885	\$ 1,511	15
38,495	6,829	11,207	6,498	7,118	16
34	1	101	—	7	17
355	574	459	2,390	121	18
378	132	20	57	121	19
\$ 44,720	\$ 9,806	\$ 13,702	\$ 9,830	\$ 8,878	20
—	—	—	—	—	21
\$ 44,720	\$ 9,806	\$ 13,702	\$ 9,830	\$ 8,878	22
—	—	—	—	—	23
—	—	—	—	—	24
—	—	—	4	—	25
106	59	167	73	295	26
\$ 44,826	\$ 9,865	\$ 13,869	\$ 9,907	\$ 9,173	27
—	—	—	—	—	28
\$ 945	\$ 300	\$ 243	\$ 500	\$ 250	29
1,113	300	485	300	250	30
2,091	546	414	237	198	31
\$ 4,149	\$ 1,146	\$ 1,142	\$ 1,037	\$ 698	32
\$ 48,975	\$ 11,011	\$ 15,011	\$ 10,944	\$ 9,871	33

REPORT OF CONDITION

	B-821 PEOPLES BANK OF NELSON LOVINGSTON 2 OFFICES	B-817 *BANK OF THE JAMES MANAKIN- SABOT 3 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 2,320	\$ 1,122
2. U.S. Treasury securities	200	1,046
3. Obligations of other U.S. Government agencies & corps. .	1,203	1,807
4. Obligations of States & political subdivisions in the U.S. .	300	806
5. All other securities	135	21
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,125	1,350
7. Loans, Total (excluding unearned income)	9,956	6,901
8. Less: allowance for possible loan losses	92	83
9. Loans, Net	9,864	6,818
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	500	512
12. Real estate owned other than bank premises	59	86
13. All other assets	234	229
14. TOTAL ASSETS	\$ 15,940	\$ 13,797
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 1,608	\$ 2,474
16. Time & savings deposits of individuals, partnerships & corporations	10,795	8,461
17. Deposits of U.S. Government	—	11
18. Deposits of States & political subdivisions in the U.S. . .	1,510	999
19. Certified and officers' checks	47	379
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 13,960	\$ 12,324
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 13,960	\$ 12,324
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	178	164
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money .	102	—
25. Mortgage indebtedness and liability for capitalized leases .	38	—
26. All other liabilities	466	138
27. TOTAL LIABILITIES	\$ 14,744	\$ 12,626
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 388	\$ 326
30. Surplus	419	343
31. Undivided profits & reserves for contingencies & other capital reserves	389	502
32. TOTAL EQUITY CAPITAL	\$ 1,196	\$ 1,171
33. TOTAL LIABILITIES AND EQUITY CAPITAL ..	\$ 15,940	\$ 13,797

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-890 INDEPENDENT BANK OF MANASSAS	B-129 THE BANK OF MARION	B-131 THE BANK OF McKENNEY, INCOR- PORATED McKENNEY	B-708 FIRST AMERICAN BANK OF VIRGINIA	B-745 THE McLEAN BANK	
MANASSAS	MARION	McLEAN	McLEAN	McLEAN	
1 OFFICE	3 OFFICES	1 OFFICE	45 OFFICES	3 OFFICES	
\$ 1,765	\$ 5,796	\$ 507	\$ 65,977	\$ 4,217	1
—	902	644	106,504	400	2
—	5,224	2,928	32,875	2,250	3
—	4,562	490	116,989	6,926	4
—	—	10	106	245	5
2,700	3,450	3,300	171,000	2,700	6
8,272	24,713	5,184	574,012	34,885	7
84	268	100	3,751	345	8
8,188	24,445	5,084	570,261	34,540	9
—	—	—	2,043	—	10
981	820	40	26,130	1,466	11
127	32	—	423	—	12
74	801	—	15,447	639	13
\$ 13,835	\$ 46,032	\$ 13,003	\$ 1,107,755	\$ 53,383	14
\$ 6,527	\$ 7,303	\$ 1,726	\$ 259,905	\$ 17,191	15
4,751	32,121	8,837	568,369	30,631	16
—	74	—	1,703	39	17
—	1,451	1,529	87,523	800	18
977	419	82	21,385	136	19
\$ 12,255	\$ 41,368	\$ 12,174	\$ 938,885	\$ 48,797	20
—	—	—	—	—	21
\$ 12,255	\$ 41,368	\$ 12,174	\$ 938,885	\$ 48,797	22
—	236	—	58,369	440	23
—	—	—	10,442	—	24
—	30	—	45	193	25
123	604	1	14,827	472	26
\$ 12,378	\$ 42,238	\$ 12,175	\$ 1,022,568	\$ 49,902	27
—	—	—	1,855	—	28
\$ 687	\$ 500	\$ 25	\$ 18,705	\$ 613	29
466	500	310	18,530	1,179	30
304	2,794	493	46,097	1,689	31
\$ 1,457	\$ 3,794	\$ 828	\$ 83,332	\$ 3,481	32
\$ 13,835	\$ 46,032	\$ 13,003	\$ 1,107,755	\$ 53,383	33

REPORT OF CONDITION

	B-134 FIRST AND CITIZENS BANK MONTEREY 1 OFFICE	B-253 THE BANK OF MONTROSS MONTROSS 3 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 682	\$ 2,120
2. U.S. Treasury securities	298	2,851
3. Obligations of other U.S. Government agencies & corps.	4,450	2,193
4. Obligations of States & political subdivisions in the U.S.	2,838	2,029
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	800	3,000
7. Loans, Total (excluding unearned income)	5,927	19,991
8. Less: allowance for possible loan losses	24	160
9. Loans, Net	5,903	19,831
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	133	1,491
12. Real estate owned other than bank premises	—	75
13. All other assets	33	364
14. TOTAL ASSETS	\$ 15,137	\$ 33,954
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	\$ 3,109	\$ 4,175
16. Time & savings deposits of individuals, partnerships & corporations	9,494	25,795
17. Deposits of U.S. Government	—	2
18. Deposits of States & political subdivisions in the U.S.	779	925
19. Certified and officers' checks	48	196
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 13,430	\$ 31,093
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$ 13,430	\$ 31,093
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	166	273
27. TOTAL LIABILITIES	\$ 13,596	\$ 31,366
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 60	\$ 752
30. Surplus	150	801
31. Undivided profits & reserves for contingencies & other capital reserves	1,331	1,035
32. TOTAL EQUITY CAPITAL	\$ 1,541	\$ 2,588
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 15,137	\$ 33,954

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-384	B-905	B-443	B-725	B-762	
*PEOPLES BANK OF MONTROSS	*STONEWALL JACKSON BANK AND TRUST COMPANY MOUNT JACKSON	*THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE	*AMERICAN BANK NEWPORT NEWS	*BANK OF THE COMMON- WEALTH NORFOLK	
1 OFFICE	2 OFFICES	1 OFFICE	4 OFFICES	5 OFFICES	
\$ 866	\$ 464	\$ 508	\$ 1,320	\$ 1,864	1
1,399	—	599	699	301	2
—	—	1,842	1,274	3,800	3
2,855	100	550	747	1,338	4
22	30	32	27	50	5
700	4,070	50	—	1,700	6
15,220	4,219 *	5,216	8,709	12,170	7
40	38	48	72	93	8
15,180	4,181	5,168	8,637	12,077	9
—	—	—	—	—	10
112	286	92	369	829	11
48	—	—	145	106	12
294	49	113	302	441	13
\$ 21,476	\$ 9,180	\$ 8,954	\$ 13,520	\$ 22,506	14
\$ 2,830	\$ 1,104	\$ 944	\$ 3,220	\$ 3,816	15
15,620	6,586	6,508	7,450	12,661	16
1	5	3	6	10	17
892	48	549	493	3,047	18
98	111	43	185	231	19
\$ 19,441	\$ 7,854	\$ 8,047	\$ 11,354	\$ 19,765	20
—	—	—	—	—	21
\$ 19,441	\$ 7,854	\$ 8,047	\$ 11,354	\$ 19,765	22
—	—	—	—	196	23
—	—	—	200	257	24
—	83	—	160	—	25
27	140	37	364	282	26
\$ 19,468	\$ 8,077	\$ 8,084	\$ 12,078	\$ 20,500	27
—	—	—	24	—	28
\$ 123	\$ 500	\$ 150	\$ 373	\$ 896	29
620	510	230	519	769	30
1,265	93	490	526	341	31
\$ 2,008	\$ 1,103	\$ 870	\$ 1,418	\$ 2,006	32
\$ 21,476	\$ 9,180	\$ 8,954	\$ 13,520	\$ 22,506	33

REPORT OF CONDITION

	B-744 *CENTRAL FIDELITY BANK NORFOLK 31 OFFICES	B-614 FIRST VIRGINIA BANK OF TIDEWATER NORFOLK 32 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 89,936	\$ 15,227
2. U.S. Treasury securities	40,005	16,237
3. Obligations of other U.S. Government agencies & corps. .	23,367	15,836
4. Obligations of States & political subdivisions in the U.S. .	58,989	39,456
5. All other securities	1,108	30
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	22,759	3,020
7. Loans, Total (excluding unearned income)	228,661	123,796
8. Less: allowance for possible loan losses	2,936	1,502
9. Loans, Net	225,725	122,294
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	10,832	8,049
12. Real estate owned other than bank premises	791	—
13. All other assets	6,681	2,797
14. TOTAL ASSETS	\$ 480,193	\$ 222,946
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 72,963	\$ 47,838
16. Time & savings deposits of individuals, partnerships & corporations	296,441	150,217
17. Deposits of U.S. Government	3,246	171
18. Deposits of States & political subdivisions in the U.S. . .	28,552	2,445
19. Certified and officers' checks	4,253	1,739
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 405,455	\$ 202,410
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 405,455	\$ 202,410
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	37,868	1,231
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money .	1,007	—
25. Mortgage indebtedness and liability for capitalized leases .	2,665	—
26. All other liabilities	4,662	2,529
27. TOTAL LIABILITIES	\$ 451,657	\$ 206,170
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 9,500	\$ 6,012
30. Surplus	7,437	4,310
31. Undivided profits & reserves for contingencies & other capital reserves	11,599	6,454
32. TOTAL EQUITY CAPITAL	\$ 28,536	\$ 16,776
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 480,193	\$ 222,946

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-878 *HERITAGE BANK AND TRUST NORFOLK 2 OFFICES	B-912 *FIRST VIRGINIA BANK- EASTERN SHORE ONANCOCK 3 OFFICES	B-274 FARMERS & MERCHANTS BANK- EASTERN SHORE ONLEY 4 OFFICES	B-777 *FIRST VIRGINIA BANK OF ORANGE ORANGE 1 OFFICE	B-900 *FARMERS AND MINERS BANK OF LEE COUNTY PENNINGTON GAP 2 OFFICES
\$ 3,268 722 1,917 3,338 60 — 15,514 148 15,366 — 944 — 385 \$ 26,000	\$ 1,323 7,457 860 3,596 36 330 15,899 166 15,733 — 808 — 421 \$ 30,564	\$ 2,977 3,804 15,947 7,751 — 154 31,478 135 31,343 — 981 138 1,208 \$ 64,303	\$ 422 1,741 402 1,173 11 430 6,414 70 6,344 — 216 — 138 \$ 10,877	\$ 2,615 1,499 3,095 1,200 30 2,455 8,089 101 7,988 32 658 — 559 \$ 20,131
\$ 6,162 11,384 37 2,300 632 \$ 20,515 —	\$ 3,230 24,159 9 468 285 \$ 28,151 —	\$ 7,779 49,482 2 1,311 448 \$ 59,022 —	\$ 1,381 8,197 2 119 42 \$ 9,741 —	\$ 1,493 14,894 10 1,887 93 \$ 18,377 —
\$ 20,515 2,222 435 — 262 \$ 23,434 —	\$ 28,151 — — 412 \$ 28,563 —	\$ 59,022 — — 775 \$ 59,797 —	\$ 9,741 225 — — 109 \$ 10,075 —	\$ 18,377 — — — 350 \$ 18,727 —
\$ 1,000 1,004 562 \$ 2,566 \$ 26,000	\$ 800 400 801 \$ 2,001 \$ 30,564	\$ 898 1,200 2,408 \$ 4,506 \$ 64,303	\$ 200 175 427 \$ 802 \$ 10,877	\$ 500 500 404 \$ 1,404 \$ 20,131
				15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33

REPORT OF CONDITION

	B-164 LEE BANK & TRUST COMPANY PENNINGTON GAP 5 OFFICES	B-846 *THE COMMUNITY BANK PETERSBURG 4 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 8,168	\$ 933
2. U.S. Treasury securities	1,603	—
3. Obligations of other U.S. Government agencies & corps.	10,033	902
4. Obligations of States & political subdivisions in the U.S.	7,327	930
5. All other securities	—	28
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	7,480	605
7. Loans, Total (excluding unearned income)	15,360	7,452
8. Less: allowance for possible loan losses	200	54
9. Loans, Net	15,160	7,398
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	1,045	662
12. Real estate owned other than bank premises	4	42
13. All other assets	846	82
14. TOTAL ASSETS	\$ 51,666	\$ 11,582
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 6,122	\$ 2,281
16. Time & savings deposits of individuals, partnerships & corporations	38,025	6,008
17. Deposits of U.S. Government	55	9
18. Deposits of States & political subdivisions in the U.S.	1,982	1,723
19. Certified and officers' checks	210	111
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 46,394	\$ 10,132
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 46,394	\$ 10,132
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	106
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	822	170
27. TOTAL LIABILITIES	\$ 47,216	\$ 10,408
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 200	\$ 461
30. Surplus	500	461
31. Undivided profits & reserves for contingencies & other capital reserves	3,750	252
32. TOTAL EQUITY CAPITAL	\$ 4,450	\$ 1,174
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 51,666	\$ 11,582

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-368 *THE BANK OF CHARLOTTE COUNTY	B-486 CITIZENS TRUST BANK	B-657 PEOPLES BANK OF POUND	B-793 *BANK OF POWHATAN	B-812 *CENTRAL VIRGINIA BANK	
PHENIX	PORTSMOUTH	POUND	POWHATAN	POWHATAN	
3 OFFICES	13 OFFICES	2 OFFICES	3 OFFICES	1 OFFICE	
\$ 1,104	\$ 7,867	\$ 1,736	\$ 1,633	\$ 572	1
507	2,060	1,336	4,958	—	2
2,817	6,129	2,002	4,250	1,654	3
2,031	18,393	5,969	7,228	1,976	4
13	560	—	60	20	5
1,300	9,500	2,000	2,200	1,325	6
8,434	70,731	20,913	24,822	12,735	7
156	839	235	313	135	8
8,278	69,892	20,678	24,509	12,600	9
—	—	—	—	—	10
193	3,059	450	455	88	11
—	—	117	23	—	12
175	1,864	689	849	173	13
\$ 16,418	\$ 119,324	\$ 34,977	\$ 46,165	\$ 18,408	14
\$ 1,864	\$ 25,472	\$ 3,567	\$ 6,500	\$ 1,612	15
11,894	75,321	25,899	31,860	13,716	16
12	28	46	67	5	17
1,170	1,730	1,573	2,123	1,206	18
52	1,295	300	168	100	19
\$ 14,992	\$ 103,846	\$ 31,385	\$ 40,718	\$ 16,639	20
—	—	—	—	—	21
\$ 14,992	\$ 103,846	\$ 31,385	\$ 40,718	\$ 16,639	22
—	3,959	—	—	—	23
—	5	—	—	11	24
—	—	—	—	—	25
200	964	664	636	279	26
\$ 15,192	\$ 108,774	\$ 32,049	\$ 41,354	\$ 16,929	27
—	2,720	—	—	—	28
\$ 125	\$ 1,833	\$ 322	\$ 1,000	\$ 500	29
300	2,034	400	1,000	150	30
801	3,963	2,206	2,811	829	31
\$ 1,226	\$ 7,830	\$ 2,928	\$ 4,811	\$ 1,479	32
\$ 16,418	\$ 119,324	\$ 34,977	\$ 46,165	\$ 18,408	33

REPORT OF CONDITION

	B-175 BANK OF ROCKBRIDGE RAPHINE 4 OFFICES	B-374 *STATE BANK OF REMINGTON, INCOR- PORATED REMINGTON 3 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 968	\$ 1,215
2. U.S. Treasury securities	1,214	1,112
3. Obligations of other U.S. Government agencies & corps.	2,209	982
4. Obligations of States & political subdivisions in the U.S.	1,990	3,461
5. All other securities	—	26
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	850	—
7. Loans, Total (excluding unearned income)	11,963	21,586
8. Less: allowance for possible loan losses	132	184
9. Loans, Net	11,831	21,402
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	418	753
12. Real estate owned other than bank premises	—	164
13. All other assets	187	788
14. TOTAL ASSETS	\$ 19,667	\$ 29,903
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 3,220	\$ 4,392
16. Time & savings deposits of individuals, partnerships & corporations	14,372	21,137
17. Deposits of U.S. Government	6	17
18. Deposits of States & political subdivisions in the U.S.	100	549
19. Certified and officers' checks	63	87
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 17,761	\$ 26,182
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 17,761	\$ 26,182
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	650
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	374
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	311	382
27. TOTAL LIABILITIES	\$ 18,072	\$ 27,588
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 100	\$ 371
30. Surplus	500	503
31. Undivided profits & reserves for contingencies & other capital reserves	995	1,441
32. TOTAL EQUITY CAPITAL	\$ 1,595	\$ 2,315
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 19,667	\$ 29,903

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-811 THE TOWN AND COUNTRY BANK AND TRUST COMPANY RESTON	B-786 CLINCH VALLEY BANK AND TRUST COMPANY RICHLANDS	B-909 *BANK OF VIRGINIA RICHLMOND	B-186 *CONSOLI- DATED BANK AND TRUST COMPANY RICHLMOND	B-758 *FIRST VIRGINIA BANK- COLONIAL RICHLMOND	
2 OFFICES	2 OFFICES	125 OFFICES	3 OFFICES	15 OFFICES	
\$ 3,205	\$ 1,998	\$ 697,968	\$ 1,920	\$ 8,118	1
192	600	1,046	3,598	5,713	2
—	5,397	42,607	2,903	6,237	3
1,143	12,554	255,790	4,339	8,108	4
—	—	4,144	63	155	5
6,250	3,925	149,102	—	5,210	6
15,696	26,461	1,951,907	23,860	55,865	7
110	232	16,832	215	573	8
15,586	26,229	1,935,075	23,645	55,292	9
—	—	4,838	—	—	10
1,621	797	51,073	1,060	3,595	11
—	—	5,647	—	199	12
480	922	85,650	402	1,162	13
\$ 28,477	\$ 52,422	\$ 3,232,940	\$ 37,930	\$ 93,789	14
\$ 14,698	\$ 8,321	\$ 443,076	\$ 7,036	\$ 22,434	15
8,630	36,107	1,593,179	21,982	58,383	16
14	55	3,393	578	82	17
1	1,695	174,476	3,085	627	18
327	244	16,819	1,604	711	19
\$ 23,670	\$ 46,422	\$ 2,230,943	\$ 34,285	\$ 82,237	20
—	—	350,607	—	—	21
\$ 23,670	\$ 46,422	\$ 2,581,550	\$ 34,285	\$ 82,237	22
2,034	225	277,198	—	3,795	23
—	—	124,361	—	—	24
—	—	14,324	—	206	25
393	721	65,528	254	867	26
\$ 26,097	\$ 47,368	\$ 3,062,961	\$ 34,539	\$ 87,105	27
—	—	—	299	—	28
\$ 725	\$ 750	\$ 55,870	\$ 928	\$ 2,750	29
678	1,500	48,235	1,300	2,000	30
977	2,804	65,874	864	1,934	31
\$ 2,380	\$ 5,054	\$ 169,979	\$ 3,092	\$ 6,684	32
\$ 28,477	\$ 52,422	\$ 3,232,940	\$ 37,930	\$ 93,789	33

REPORT OF CONDITION

	B-756 *SOUTHERN BANK RICHMOND 22 OFFICES	B-934 *THE SUBURBAN BANK RICHMOND 4 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 19,409	\$ 1,205
2. U.S. Treasury securities	45,858	999
3. Obligations of other U.S. Government agencies & corps.	34,022	698
4. Obligations of States & political subdivisions in the U.S.	36,802	—
5. All other securities	381	23
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	4,850	3,750
7. Loans, Total (excluding unearned income)	115,544	3,567
8. Less: allowance for possible loan losses	1,361	86
9. Loans, Net	114,183	3,481
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	7,582	596
12. Real estate owned other than bank premises	168	—
13. All other assets	4,481	197
14. TOTAL ASSETS	\$ 267,736	\$ 10,949
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	\$ 53,519	\$ 3,164
16. Time & savings deposits of individuals, partnerships & corporations	174,962	6,497
17. Deposits of U.S. Government	330	—
18. Deposits of States & political subdivisions in the U.S.	3,189	200
19. Certified and officers' checks	1,636	72
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 233,636	\$ 9,933
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$ 233,636	\$ 9,933
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	7,071	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	865	—
25. Mortgage indebtedness and liability for capitalized leases	67	107
26. All other liabilities	2,644	63
27. TOTAL LIABILITIES	\$ 244,283	\$ 10,103
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 7,000	\$ 750
30. Surplus	5,700	1,250
31. Undivided profits & reserves for contingencies & other capital reserves	10,753	(1,154)
32. TOTAL EQUITY CAPITAL	\$ 23,453	\$ 846
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 267,736	\$ 10,949

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-919 *UNITED VIRGINIA BANK	B-800 VIRGINIA CAPITAL BANK	B-888 THE WOMEN'S BANK	B-795 *FIRST VIRGINIA BANK- ROANOKE/ WEST ROANOKE	B-606 *BANKERS TRUST COMPANY	
RICHMOND	RICHMOND	RICHMOND	ROANOKE	ROCKY MOUNT	
185 OFFICES	2 OFFICES	2 OFFICES	13 OFFICES	2 OFFICES	
\$ 363,026	\$ 1,581	\$ 2,983	\$ 6,744	\$ 8,677	1
217,148	913	803	20,384	2,522	2
81,961	99	2,089	13,577	10,129	3
587,632	—	365	18,669	4,769	4
13,943	—	200	341	65	5
185,890	855	1,000	3,020	4,255	6
3,033,216	7,925	9,007	66,005	26,606	7
38,127	104	100	712	304	8
2,995,089	7,821	8,907	65,293	26,302	9
11,195	—	—	—	—	10
145,747	661	502	2,673	1,137	11
4,933	162	—	128	23	12
209,707	191	271	2,168	1,177	13
\$ 4,816,271	\$ 12,283	\$ 17,120	\$ 132,997	\$ 59,056	14
\$ 874,329	\$ 3,518	\$ 3,466	\$ 16,530	\$ 5,276	15
2,491,277	6,965	8,121	104,330	46,028	16
12,883	15	632	48	4	17
97,029	206	156	577	2,260	18
28,293	201	91	520	383	19
\$ 3,503,811	\$ 10,905	\$ 12,466	\$ 122,005	\$ 53,951	20
14,800	—	—	—	—	21
\$ 3,518,611	\$ 10,905	\$ 12,466	\$ 122,005	\$ 53,951	22
609,686	—	2,515	—	248	23
161,941	—	137	—	282	24
26,126	84	214	—	15	25
201,456	58	72	1,614	814	26
\$ 4,517,820	\$ 11,047	\$ 15,404	\$ 123,619	\$ 55,310	27
525	—	—	—	—	28
\$ 140,000	\$ 677	\$ 754	\$ 2,500	\$ 1,000	29
98,016	552	755	2,500	1,000	30
59,910	7	207	4,378	1,746	31
\$ 297,926	\$ 1,236	\$ 1,716	\$ 9,378	\$ 3,746	32
\$ 4,816,271	\$ 12,283	\$ 17,120	\$ 132,997	\$ 59,056	33

REPORT OF CONDITION

	B-908 *FIRST VIRGINIA BANK- FRANKLIN COUNTY ROCKY MOUNT 5 OFFICES	B-881 *BANK OF GREENE RUCKERSVILLE 1 OFFICE
ASSETS		
1. Cash and due from depository institutions	\$ 2,418	\$ 351
2. U.S. Treasury securities	14,614	—
3. Obligations of other U.S. Government agencies & corps. .	4,726	1,649
4. Obligations of States & political subdivisions in the U.S. .	10,317	538
5. All other securities	684	24
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,460	1,460
7. Loans, Total (excluding unearned income)	43,612	3,733
8. Less: allowance for possible loan losses	496	35
9. Loans, Net	43,116	3,698
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,169	369
12. Real estate owned other than bank premises	—	—
13. All other assets	1,293	57
14. TOTAL ASSETS	\$ 79,797	\$ 8,146
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	\$ 7,284	\$ 1,013
16. Time & savings deposits of individuals, partnerships & corporations	63,790	5,579
17. Deposits of U.S. Government	32	4
18. Deposits of States & political subdivisions in the U.S. . . .	2,168	344
19. Certified and officers' checks	254	26
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 73,528	\$ 6,966
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$ 73,528	\$ 6,966
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money . .	—	—
25. Mortgage indebtedness and liability for capitalized leases . .	—	—
26. All other liabilities	755	102
27. TOTAL LIABILITIES	\$ 74,283	\$ 7,068
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 1,600	\$ 400
30. Surplus	1,200	402
31. Undivided profits & reserves for contingencies & other capital reserves	2,714	276
32. TOTAL EQUITY CAPITAL	\$ 5,514	\$ 1,078
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 79,797	\$ 8,146

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-896 *SALEM BANK & TRUST	B-205 *BANK OF SHAWSVILLE	B-791 *BANK OF ISLE OF WIGHT	B-260 *THE CITIZENS BANK, INCOR- PORATED SOUTH HILL	B-212 BANK OF SPEEDWELL, INCOR- PORATED	
SALEM	SHAWSVILLE	SMITHFIELD	SOUTH HILL	SPEEDWELL	
2 OFFICES	2 OFFICES	1 OFFICE	2 OFFICES	6 OFFICES	
\$ 1,669	\$ 1,717	\$ 831	\$ 1,315	\$ 8,989	1
300	201	800	500	212	2
1,690	2,764	2,001	9,085	4,437	3
1,518	1,278	1,722	6,913	4,777	4
37	122	22	45	—	5
640	750	100	1,200	795	6
13,685	13,838	9,725	20,528	27,519	7
141	108	58	85	296	8
13,544	13,730	9,667	20,443	27,223	9
—	—	—	—	—	10
347	795	449	320	1,530	11
20	66	—	8	62	12
260	428	151	480	1,188	13
\$ 20,025	\$ 21,851	\$ 15,743	\$ 40,309	\$ 49,213	14
\$ 3,473	\$ 2,093	\$ 2,005	\$ 5,795	\$ 5,508	15
13,156	16,872	9,845	29,967	36,079	16
77	5	7	72	84	17
1,261	680	1,490	978	3,919	18
275	128	508	231	222	19
\$ 18,242	\$ 19,778	\$ 13,855	\$ 37,043	\$ 45,812	20
—	—	—	—	—	21
\$ 18,242	\$ 19,778	\$ 13,855	\$ 37,043	\$ 45,812	22
—	—	429	—	—	23
—	—	—	—	—	24
—	543	—	—	47	25
249	262	258	393	523	26
\$ 18,491	\$ 20,583	\$ 14,542	\$ 37,436	\$ 46,382	27
—	—	—	—	—	28
\$ 650	\$ 190	\$ 346	\$ 742	\$ 200	29
669	478	381	742	980	30
215	600	474	1,389	1,651	31
\$ 1,534	\$ 1,268	\$ 1,201	\$ 2,873	\$ 2,831	32
\$ 20,025	\$ 21,851	\$ 15,743	\$ 40,309	\$ 49,213	33

REPORT OF CONDITION

	B-874 *CONTINENTAL BANK AND TRUST COMPANY SPRINGFIELD 1 OFFICE	B-422 *FIRST VIRGINIA BANK OF AUGUSTA STAUNTON 7 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 1,209	\$ 2,738
2. U.S. Treasury securities	1,001	2,862
3. Obligations of other U.S. Government agencies & corps. .	—	2,195
4. Obligations of States & political subdivisions in the U.S. .	353	3,680
5. All other securities	60	59
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,875	945
7. Loans, Total (excluding unearned income)	8,042	27,374
8. Less: allowance for possible loan losses	107	276
9. Loans, Net	7,935	27,098
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	1,222	1,073
12. Real estate owned other than bank premises	—	—
13. All other assets	209	493
14. TOTAL ASSETS	\$ 13,864	\$ 41,143
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 4,256	\$ 7,013
16. Time & savings deposits of individuals, partnerships & corporations	6,488	29,591
17. Deposits of U.S. Government	152	56
18. Deposits of States & political subdivisions in the U.S. . .	1	767
19. Certified and officers' checks	380	199
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 11,277	\$ 37,626
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 11,277	\$ 37,626
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	238
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money .	69	—
25. Mortgage indebtedness and liability for capitalized leases .	—	—
26. All other liabilities	245	517
27. TOTAL LIABILITIES	\$ 11,591	\$ 38,381
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 1,018	\$ 1,000
30. Surplus	971	900
31. Undivided profits & reserves for contingencies & other capital reserves	284	862
32. TOTAL EQUITY CAPITAL	\$ 2,273	\$ 2,762
33. TOTAL LIABILITIES AND EQUITY CAPITAL ..	\$ 13,864	\$ 41,143

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-731 *BANK OF SUFFOLK	B-788 *FIRST VIRGINIA BANK-SURRY	B-600 BANK OF ESSEX	B-297 SOUTHSIDE BANK	B-224 *BANK OF TAZEWELL COUNTY	
SUFFOLK	SURRY	TAPPA- HANNOCK	TAPPA- HANNOCK	TAZEWELL	
4 OFFICES	1 OFFICE	2 OFFICES	3 OFFICES	6 OFFICES	
\$ 1,957	\$ 529	\$ 1,259	\$ 1,753	\$ 4,645	1
1,899	2,649	833	3,431	15,382	2
6,262	851	4,389	3,706	12,650	3
5,471	3,109	3,064	9,829	12,114	4
30	20	—	—	60	5
2,400	1,035	900	3,700	6,100	6
10,892	5,955	14,561	29,984	37,070	7
79	68	131	342	500	8
10,813	5,887	14,430	29,642	36,570	9
—	—	—	—	—	10
641	110	713	925	1,616	11
59	—	20	—	104	12
412	256	474	868	1,922	13
\$ 29,944	\$ 14,446	\$ 26,082	\$ 53,854	\$ 91,163	14
\$ 4,983	\$ 1,737	\$ 3,683	\$ 7,073	\$ 14,873	15
20,574	10,265	18,765	39,832	63,961	16
17	2	52	35	16	17
1,590	735	667	1,140	539	18
97	55	72	195	264	19
\$ 27,261	\$ 12,794	\$ 23,239	\$ 48,275	\$ 79,653	20
—	—	—	—	—	21
\$ 27,261	\$ 12,794	\$ 23,239	\$ 48,275	\$ 79,653	22
—	250	61	457	700	23
—	—	—	—	277	24
—	—	—	—	—	25
309	180	436	579	1,381	26
\$ 27,570	\$ 13,224	\$ 23,736	\$ 49,311	\$ 82,011	27
—	—	—	—	—	28
\$ 420	\$ 150	\$ 450	\$ 1,195	\$ 520	29
580	175	300	1,195	1,483	30
1,374	897	1,596	2,153	7,149	31
\$ 2,374	\$ 1,222	\$ 2,346	\$ 4,543	\$ 9,152	32
\$ 29,944	\$ 14,446	\$ 26,082	\$ 53,854	\$ 91,163	33

REPORT OF CONDITION

	B-920 *CITIZENS BANK OF TAZEWELL TAZEWELL 1 OFFICE	B-255 *FARMERS AND MERCHANTS BANK OF ROCKINGHAM TIMBERVILLE 3 OFFICES
ASSETS		
1. Cash and due from depository institutions	\$ 1,547	\$ 4,811
2. U.S. Treasury securities	499	800
3. Obligations of other U.S. Government agencies & corps.	2,203	4,102
4. Obligations of States & political subdivisions in the U.S.	—	8,099
5. All other securities	45	16
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	2,800	500
7. Loans, Total (excluding unearned income)	5,352	24,981
8. Less: allowance for possible loan losses	32	278
9. Loans, Net	5,320	24,703
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	800	714
12. Real estate owned other than bank premises	—	—
13. All other assets	148	1,006
14. TOTAL ASSETS	\$ 13,362	\$ 44,751
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	\$ 2,165	\$ 5,289
16. Time & savings deposits of individuals, partnerships & corporations	9,215	30,117
17. Deposits of U.S. Government	—	1
18. Deposits of States & political subdivisions in the U.S.	100	316
19. Certified and officers' checks	139	430
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 11,619	\$ 36,153
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$ 11,619	\$ 36,153
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	999
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	2,547
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	110	741
27. TOTAL LIABILITIES	\$ 11,729	\$ 40,440
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 750	\$ 480
30. Surplus	750	280
31. Undivided profits & reserves for contingencies & other capital reserves	133	3,551
32. TOTAL EQUITY CAPITAL	\$ 1,633	\$ 4,311
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 13,362	\$ 44,751

*Member of Federal Reserve System

REPORT OF CONDITION

	B-233 THE BANK OF SUSSEX AND SURRY WAKEFIELD 2 OFFICES	B-270 *NORTHERN NECK STATE BANK, INCOR- PORATED WARSAW 1 OFFICE
ASSETS		
1. Cash and due from depository institutions	\$ 1,257	\$ 1,640
2. U.S. Treasury securities	200	1,313
3. Obligations of other U.S. Government agencies & corps. .	5,079	6,720
4. Obligations of States & political subdivisions in the U.S. .	5,278	6,713
5. All other securities	—	43
6. Federal funds sold & securities purchased under agree- ment to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	3,850	100
7. Loans, Total (excluding unearned income)	14,533	27,095
8. Less: allowance for possible loan losses	191	270
9. Loans, Net	14,342	26,825
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets repre- senting bank premises	740	695
12. Real estate owned other than bank premises	—	—
13. All other assets	676	757
14. TOTAL ASSETS	\$ 31,422	\$ 44,806
LIABILITIES		
15. Demand deposits of individuals, partnerships & corpora- tions	\$ 4,593	\$ 7,507
16. Time & savings deposits of individuals, partnerships & corporations	20,999	30,196
17. Deposits of U.S. Government	51	33
18. Deposits of States & political subdivisions in the U.S. . .	1,296	2,124
19. Certified and officers' checks	547	218
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 27,486	\$ 40,078
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OF- FICES	\$ 27,486	\$ 40,078
23. Federal funds purchased & securities sold under agree- ment to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money .	—	—
25. Mortgage indebtedness and liability for capitalized leases .	—	—
26. All other liabilities	423	577
27. TOTAL LIABILITIES	\$ 27,909	\$ 40,655
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 400	\$ 849
30. Surplus	1,000	583
31. Undivided profits & reserves for contingencies & other capital reserves	2,113	2,719
32. TOTAL EQUITY CAPITAL	\$ 3,513	\$ 4,151
33. TOTAL LIABILITIES AND EQUITY CAPITAL . .	\$ 31,422	\$ 44,806

*Member of Federal Reserve System

DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

B-234 *THE BANK OF WAVERLY WAVERLY 2 OFFICES	B-727 *THE BANK OF WEST POINT WEST POINT 6 OFFICES	B-609 CITIZENS AND FARMERS BANK WEST POINT 4 OFFICES	B-804 THE COMMERCIAL AND SAVINGS BANK WINCHESTER 7 OFFICES	B-481 FARMERS BANK, WINDSOR, VIRGINIA WINDSOR 1 OFFICE	
\$ 2,460	\$ 2,998	\$ 2,714	\$ 32,932	\$ 1,732	1
2,174	2,551	3,599	200	3,654	2
850	3,000	5,654	1,600	3,352	3
8,068	12,371	15,089	4,701	5,679	4
50	90	3	—	101	5
7,400	910	3,500	2,345	6,200	6
12,551	37,885	35,849	55,108	12,701	7
123	250	335	552	156	8
12,428	37,635	35,514	54,556	12,545	9
—	—	—	—	—	10
460	1,643	1,868	393	90	11
—	7	69	277	—	12
517	782	941	2,029	438	13
\$ 34,407	\$ 61,987	\$ 68,951	\$ 99,033	\$ 33,791	14
\$ 9,027	\$ 5,006	\$ 10,696	\$ 14,786	\$ 5,513	15
18,222	42,007	45,533	67,342	22,172	16
9	6	84	40	4	17
1,738	4,622	2,692	6,906	471	18
624	337	319	311	494	19
\$ 29,620	\$ 51,978	\$ 59,324	\$ 89,385	\$ 28,654	20
—	—	—	—	—	21
\$ 29,620	\$ 51,978	\$ 59,324	\$ 89,385	\$ 28,654	22
—	4,621	545	540	—	23
—	109	—	564	—	24
—	—	—	—	—	25
348	1,063	796	948	440	26
\$ 29,968	\$ 57,771	\$ 60,665	\$ 91,437	\$ 29,094	27
—	—	—	875	—	28
\$ 1,056	\$ 1,726	\$ 1,355	\$ 550	\$ 200	29
594	1,274	321	2,682	1,000	30
2,789	1,216	6,610	3,489	3,497	31
\$ 4,439	\$ 4,216	\$ 8,286	\$ 6,721	\$ 4,697	32
\$ 34,407	\$ 61,987	\$ 68,951	\$ 99,033	\$ 33,791	33

REPORT OF CONDITION
DECEMBER 31, 1982 (IN THOUSANDS OF DOLLARS)

	B-91	
	*FIRST VIRGINIA BANK- SHENANDOAH VALLEY WOODSTOCK	
	8 OFFICES	
ASSETS		
1. Cash and due from depository institutions	\$ 5,119	—
2. U.S. Treasury securities	8,811	—
3. Obligations of other U.S. Government agencies & corps.	7,006	—
4. Obligations of States & political subdivisions in the U.S.	9,372	—
5. All other securities	109	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	265	—
7. Loans, Total (excluding unearned income)	56,353	—
8. Less: allowance for possible loan losses	671	—
9. Loans, Net	55,682	—
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,914	—
12. Real estate owned other than bank premises	80	—
13. All other assets	1,141	—
14. TOTAL ASSETS	\$ 89,499	—
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	\$ 12,135	—
16. Time & savings deposits of individuals, partnerships & corporations	65,717	—
17. Deposits of U.S. Government	169	—
18. Deposits of States & political subdivisions in the U.S.	1,974	—
19. Certified and officers' checks	450	—
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	\$ 80,445	—
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	\$ 80,445	—
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	874	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	1,218	—
27. TOTAL LIABILITIES	\$ 82,537	—
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	\$ 2,030	—
30. Surplus	1,596	—
31. Undivided profits & reserves for contingencies & other capital reserves	3,336	—
32. TOTAL EQUITY CAPITAL	\$ 6,962	—
33. TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 89,499	—

*Member of Federal Reserve System

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

CITIES

CITY OF ALEXANDRIA

Bank of Alexandria, The
1717 King Street 22313

* Burke & Herbert Bank & Trust Company

100 South Fairfax Street 22313
Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Br: Bank of Virginia
133 North Fairfax Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van
Dorn Plaza Shopping Center
4999 Seminary Road

Brs: United Virginia Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauford Street
901 North Washington Street
1827 King Street
3600 King Street
2461 Eisenhower Avenue

CITY OF BRISTOL

Brs: Bank of Virginia
425 State Street
1700 Euclid Avenue
Gate City Highway & Catherine
Street
3000 Lee Highway
Bristol Shopping Mall, Gate City
Highway

CITY OF CHARLOTTESVILLE

Brs: First Virginia Bank—Central
2149 North Barracks Road
816 Cherry Avenue
218 Fifth Street

Brs: United Virginia Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Chesapeake Bank & Trust
672 Battlefield Boulevard, North 23320
Br: 1001 Poindexter Street

* People's Bank of Chesapeake

320 South Battlefield Boulevard 23320
Brs: 1124 George Washington Highway
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway

Br: Bank of Virginia
3216 Western Branch Boulevard

Br: Central Fidelity Bank
1064 George Washington Highway

Br: United Virginia Bank
2421 Bainbridge Boulevard

CITY OF COLONIAL HEIGHTS

Br: Bank of Virginia
46 Colonial Square

Br: First Virginia Bank-Colonial
3209 Boulevard

CITY OF COVINGTON

First Virginia Bank-Highlands
450 West Main Street 24426

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

CITY OF DANVILLE

* First State Bank

201 North Union Street 24541
Br: 404 Spring Street (D-I)

Peoples Bank of Danville
110 South Market Street 24541
Br: 141 Westover Drive

* Virginia Bank and Trust Company
336 Main Street 24541
Br: 2600 Riverside Drive

Brs: Bank of Virginia
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

Brs: First Virginia Bank—South
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

CITY OF FAIRFAX

George Mason Bank, The
11185 Main Street 22030

- Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street
- Br: First Virginia Bank
10302 Willard Way
- Br: Guaranty Bank and Trust Company
9651 Lee Highway
- Br: United Virginia Bank
4085 Chain Bridge Road

CITY OF FALLS CHURCH

- Br: Bank of Virginia
225 West Broad Street
- Br: First Virginia Bank
191 West Broad Street
- Br: First American Bank of Virginia
133 South Washington Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851

- Br: United Virginia Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

- * Farmers & Merchants State Bank
1001 Princess Anne Street 22401
- Brs: 200 William Street
1016 Princess Anne Street
Mary Washington College
401 Jefferson Davis Highway

- Brs: Bank of Virginia
1014 Charles Street
501 1/2 Jefferson Davis Highway

- Br: Peoples Bank of Stafford, The
1301 Jefferson Davis Highway

- Br: United Virginia Bank
601 Caroline Street

CITY OF GALAX

- Brs: Bank of Virginia
211 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

First Peninsula Bank and Trust Company
1 South Armistead Avenue 23669

- Brs: 301 East Mercury Boulevard
Todds Lane and Big Bethel Road
- Brs: Bank of Virginia
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue

- Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard

- Br: First Virginia Bank of Tidewater
1033 West Mercury Boulevard

- Brs: United Virginia Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard

CITY OF HARRISONBURG

- Br: First Virginia Bank-Planters
2360 South Main Street

- Brs: United Virginia Bank
180 East Market Street
1300 South Main Street

CITY OF HOPEWELL

- Br: United Virginia Bank
200-204 North Main Street

CITY OF LEXINGTON

- Brs: United Virginia Bank
708 South Main Street
45 South Main Street

CITY OF LYNCHBURG

- Brs: Bank of Virginia
2110 Langhorne Road
2100 Wards Road

- Brs: United Virginia Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
One Pittman Plaza

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

CITY OF MANASSAS

Independent Bank of Manassas
8751 Sudley Road 22110

Brs: First Virginia Bank
9100 Center Street
9018 Centreville Road

CITY OF MANASSAS PARK

Br: First Virginia Bank
8462 Centreville Road

CITY OF MARTINSVILLE

Brs: Piedmont Trust Bank
14 East Church Street
730 East Church Street, Patrick
Henry Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street

Brs: United Virginia Bank
134 East Church Street
1105 Spruce Street
902 Bridge Street
247-251 Commonwealth Boulevard

CITY OF NEWPORT NEWS

American Bank
3301-03 Washington Avenue 23607

Brs: 2600 Jefferson Avenue
12437 Warwick Boulevard

Brs: Bank of Virginia
3101 Washington Avenue
96 Main Street
2 Hidenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard

Brs: First Virginia Bank of Tidewater
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard

Brs: United Virginia Bank
2501 Washington Avenue
2501 Washington Avenue (D-1)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
Boush & Charlotte Streets 23510
Brs: 201 South Granby Mall
4101 Granby Street

* Central Fidelity Bank
70 Janaf Shopping Center
Virginia Beach Boulevard 23502

* First Virginia Bank of Tidewater
101 St. Paul's Boulevard 23510
Brs: 901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue

Heritage Bank and Trust
841 North Military Highway 23502
Br: 200 East Plume Street

Brs: Bank of Virginia
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street

Brs: Citizens Trust Bank
6330 Newtown Road
Old Dominion University Webb
Center
7530 Tidewater Drive

Brs: United Virginia Bank
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton
Avenue
129 West Little Creek Road

EFT: Bank of Virginia
Ghent Village Shoppes, 1355-K
DeBree Avenue

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

Br: Bank of Southside Virginia, The
2703 South Crater Road

Brs: Bank of Virginia
20 Franklin Street
1963 South Crater Road

Brs: United Virginia Bank
898 East Washington Street (D-1)
1340 West Washington Street
147 North Sycamore Street
1941 South Sycamore Street

CITY OF POQUOSON

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

* Citizens Trust Bank

355 Crawford Parkway 23704

Brs: 3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower
Office Building
5700 Portsmouth Boulevard
U. S. Coast Guard Support Center
(F)

Br: American Bank
306 High Street

Br: Bank of Virginia
600 Washington Street

Brs: Central Fidelity Bank
High Street & Crawford Parkway
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
Norfolk Naval Shipyard

Br: Chesapeake Bank & Trust
1000 Airline Boulevard

Br: First Virginia Bank
5100 Portsmouth Boulevard

Brs: United Virginia Bank
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street

CITY OF RADFORD

Brs: First Virginia Bank of the Southwest
520 First Street, West
Norwood Street & Third Avenue

Brs: United Virginia Bank
1100 Norwood Street
700 Norwood Street
1st & Kent Streets
1st & Denby Streets

CITY OF RICHMOND

Bank of Virginia
800 East Main Street 23219

Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
1201 Broad Rock Road
610 West Southside Plaza
315 Libbie Avenue
6845 Midlothian Turnpike
4824 Brook Road

* Consolidated Bank and Trust Company

320 North First Street 23240
Brs: 1806 Creighton Road
3009 Hull Street Road

* First Virginia Bank-Colonial

700 East Main Street 23219
Brs: 2604 Hull Street Road
200 East Belt Boulevard
4710 Walmsley Boulevard

* Southern Bank

Second and Grace Streets 23219
Brs: 8th & Cary Streets
3404 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
130 East Belt Boulevard

* United Virginia Bank

900 East Main Street 23219
Brs: 2500 East Broad Street Road
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street
206 East Main Street

Virginia Capital Bank
1776 Staples Mill Road 23230

Women's Bank, The
1007 East Main Street 23219

Br: Suburban Bank, The
209 West Franklin Street

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

CITY OF ROANOKE

- Brs: Bank of Virginia
First Street & Church Avenue, S.W.
5002 Airport Road, Crossroads Mall
3615 Franklin Road, S.W.
- Brs: First Virginia Bank-Roanoke/West
25 West Church Avenue, S.W.
5005 Melrose Avenue
- Brs: United Virginia Bank
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
1727 Peters Creek Road

- Br: Bank of Virginia
6423 Whaleyville Boulevard
- Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street
- Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1703 North Main Street
- Brs: United Virginia Bank
123 North Main Street
6617 Holland Road

CITY OF SALEM

- Salem Bank & Trust
220 East Main Street 24153
- Br: 1406 Colorado Street
- Br: Bank of Shawsville
West Main Street & Kessling Avenue
- Brs: Bank of Virginia
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
- Brs: First Virginia Bank-Roanoke/West
223 East Main Street
2743 West Main Street
231 College Avenue
- Br: United Virginia Bank
1425 West Main Street

CITY OF VIRGINIA BEACH

- Bank of Virginia Beach
1613 Laskin Road 23451
- Brs: 5293 Princess Anne Road
2888 Virginia Beach Boulevard
1068 Independence Boulevard
- Virginia Beach Bank of Commerce
3450 Pacific Avenue 23451
- Br: 4524 Holland Road
- Br: Bank of the Commonwealth
1124 First Colonial Road
225 South Rosemont Road
- Brs: Bank of Virginia
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
- Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
- Br: Citizens Trust Bank
4176 South Plaza Trail
5288 Providence Road
- Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
3336 Holland Road
1344 Great Neck Road
- Br: People's Bank of Chesapeake
453 South Lynnhaven Road

CITY OF STAUNTON

- Br: First Virginia Bank of Augusta
125 North Central Avenue
- Brs: Planters Bank & Trust Company of Virginia
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-1)
- Brs: United Virginia Bank
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street

CITY OF SUFFOLK

- Bank of Suffolk
101 East Washington Street 23434
- Brs: 1000 North Main Street
1608 Holland Road
625 East Washington Street

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

Brs: United Virginia Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard

CITY OF WAYNESBORO

Br: Bank of Virginia
1100 West Broad Street

Brs: First Virginia Bank of Augusta
501 West Broad Street
105 Hopeman Parkway

Br: Planters Bank & Trust Company of
Virginia
251 North Poplar Avenue

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Br: First Virginia Bank of Tidewater
300 Second Street

Brs: Southern Bank
306 South Henry Street
1635 Richmond Road

Brs: United Virginia Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount
Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

CITY OF WINCHESTER

Commercial and Savings Bank, The
186 North Loudoun Street 22601

Brs: 661 North Loudoun Street
823 South Loudoun Street
1041 Berryville Avenue
234 Weems Lane

Br: Bank of Virginia
124 West Piccadilly Street

EFT: Commercial and Savings Bank, The
Zayre Building, U.S. Routes 522
& 50

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank-Eastern Shore

U.S. Route 13

Onley 23418

Brs: U.S. Route 13, Belle Haven
109 South Main Street, Chincoteague
U.S. Route 13, Oak Hall

First Virginia Bank-Eastern Shore

44 Market Street

Onancock 23417

Brs: U.S. Route 13, Onley
U.S. Route 13, New Church

Marine Bank, The

215 Maddox Boulevard

Chincoteague 23336

Br: Bank of Virginia
U.S. Route 13 & State Route 691,
Mappsville

Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702,
Oak Hall
Dunne Avenue, Parksley

Brs: United Virginia Bank
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue,
Painter

ALBEMARLE COUNTY

* Albemarle Bank & Trust Company

1425 Seminole Trail 22901

Br: Valley Street, Scottsville

First Virginia Bank-Central

U.S. Route 29, North 22906

Brs: 100 Riverbend Drive
State Route 240, Crozet Shopping
Center

Br: United Virginia Bank
U.S. Route 29, North & Rio Road

ALLEGHENY COUNTY

Br: First Virginia Bank-Highlands
Mallow Mall Shopping Center

AMELIA COUNTY

Bank of Amelia

U.S. Route 360, Amelia Courthouse

Amelia 23002

AMHERST COUNTY

First Virginia Bank-South Central

301 Main Street

Amherst 24521

Br: Elon Road & Amherst Turnpike,
Madison Heights

Br: Bank of Virginia
Seminole Shopping Center, Madison
Heights

Br: United Virginia Bank
U.S. Route 29, North & Dillard
Road, Madison Heights

ARLINGTON COUNTY

Arlington Bank

4233 Wilson Boulevard 22210

First Commercial Bank

3801 Wilson Boulevard 22203

Br: 3801 Wilson Boulevard (D-I)

Brs: Bank of Virginia
1755 South Jefferson Davis Highway
2020 North 14th Street
4736 Lee Highway
6045 Wilson Boulevard
1500 Wilson Boulevard

Br: Burke & Herbert Bank & Trust
Company
500 South 23rd Street

Brs: Central Fidelity Bank, Northern
Virginia
1901 North Moore Street
2026 Wilson Boulevard

Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
1930 Jefferson Davis Highway
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
3500 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
2776 South Randolph Street
6745 Lee Highway
1469 Jefferson Davis Highway

Br: Guaranty Bank and Trust Company
1410 North Cleveland Street

Brs: United Virginia Bank
3565 Lee Highway
1130 North Highland Street
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
2770 South Randolph Street

AUGUSTA COUNTY

First Virginia Bank of Augusta
1355 Greenville Avenue 24401

Brs: Churchville Shopping Center,
Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoor Street,
Stuarts Draft

* Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939

Brs: Richmond Road, U.S. Route 250,
East
U.S. Route 340 and State Route 608,
Stuarts Draft

Br: Bank of Rockbridge
U.S. Route 11, Greenville

Br: Bank of Virginia
U.S. Route 11, Verona

Br: United Virginia Bank
U.S. Route 340 & State Route 649,
Stuarts Draft

BATH COUNTY

Br: First Virginia Bank-Highlands
Hot Springs

BEDFORD COUNTY

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551

BLAND COUNTY

Brs: First Virginia Bank of the Southwest
Main Street, Bland
U.S. Routes 21 and 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090

Br: U.S. Route 220, South, Daleville

BRUNSWICK COUNTY

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868

BUCHANAN COUNTY

* Cumberland Bank & Trust Company
Grundy 24614

Brs: U.S. Route 460 & State Route 609,
Harman
U.S. Route 460, Oakwood
U.S. Route 460, Royal City
State Route 83 and U.S. Route 460,
Vansant

Miner's and Merchant's Bank and Trust
Company
Walnut & Main Streets
Grundy 24614

Br: Anchorage Shopping Center,
Vansant

Br: Dickenson-Buchanan Bank
South side of State Route 80 at its
intersection with State Route 600,
Davenport

CAMPBELL COUNTY

Brs: First Virginia Bank-South Central
U.S. Route 501 & State Route
40, Brookneal
8800 Timberlake Road

Br: Community Bank of Forest, The
9009 Timberlake Road

Br: United Virginia Bank
9604 Timberlake Road

CAROLINE COUNTY

* Union Bank and Trust Company
211 North Main Street
Bowling Green 22427

Brs: U.S. Route 1 & State Route 639,
Ladysmith
U.S. Route 301, Port Royal

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

Br: Bank of West Point, The
202 North Main Street,
Bowling Green

CARROLL COUNTY

Bank of Carroll
Main & Cherry Streets
Hillsville 24343

Brs: U.S. Highway 52 & State Route 927,
Cana
Stuart & Meadowview Drives,
Hillsville

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959

Brs: Main Street, Charlotte Courthouse
U.S. Routes 15 & 360

State Bank of Keysville
24-26 King Street
Keysville 23947

CHESTERFIELD COUNTY

Peoples Bank of Chesterfield, The
9961 Ironbridge Road
Chesterfield 23832

Brs: U.S. Route 360 & Courthouse Road
9960 Midlothian Turnpike
5726 Hopkins Road, Meadowbrook
Shopping Center

Brs: Bank of Virginia
Chesterfield Mall Shopping Center
(ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East,
Midlothian
Old Hundred Road & State Route 10,
Chester

Brs: First Virginia Bank-Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester

Brs: Southern Bank
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road
2141 East Hundred Road, Chester
4410 West Hundred Road, Chester

Br: Suburban Bank, The
122 Buford Road

Brs: United Virginia Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder
Drive
11551 Jefferson Davis Highway,
Bermuda Square Shopping Center.

EFT: Bank of Virginia
Brandermill

CLARKE COUNTY

* Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Boyce

CRAIG COUNTY

Farmers & Merchants Bank of Craig County,
The
306 Main Street
New Castle 24127

CUMBERLAND COUNTY

Br: Bank of Powhatan

DICKENSON COUNTY

Dickenson-Buchanan Bank
Main Street
Haysi 24256

Virginia Citizens Bank
Chase Street
Clintwood 24228

Brs: Cumberland Bank & Trust Company
Clintwood
Haysi

DINWIDDIE COUNTY

Bank of McKenney, Incorporated, The
McKenney 23872

Bank of Southside Virginia, The
Carson 23830

Br: U.S. Route 1 & State Route 226,
Dinwiddie

Br: Bank of Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
Tappahannock 22560
Br: U.S. Routes 17 & 360,
Rappahannock Shopping
Center, Tappahannock

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

Southside Bank
307 Church Lane
Tappahannock 22560

Br: Essex Square Shopping Center,
Tappahannock

Br: Bank of West Point, The
U.S. Route 360, Tappahannock

FAIRFAX COUNTY

Bank of Vienna, The
374 Maple Avenue, East
Vienna 22180

Business Bank of the United States, The
8399 Leesburg Pike
Vienna 22180

Central Fidelity Bank, Northern Virginia
5802 Columbia Pike
Bailey's Crossroads 22041

Brs: 7644 Richmond Highway
2903 Gallows Road
Skyline Shopping Mall at Leesburg
Pike, Bailey's Crossroads
9516 Old Keene Mill Road, Burke
14006 Lee Jackson Highway,
Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
2374 Hunters Woods Plaza, Reston
12050 North Shore Drive, Reston
8330 Old Courthouse Road, Vienna

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152

* First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101

Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
5703 Burke Center Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centec Building, 11260 Roger Bacon
Drive, Reston
6592 Springfield Mall, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna

* First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway

7960 Fort Hunt Road
8650 Richmond Highway
3032 Javier Street
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike,
Annandale
5871 Leesburg Pike, Bailey's
Crossroads
Burke Road & Burke Lake Road,
Burke
13045 Lee Jackson Highway,
Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
6862 Elm Street, McLean
7393-A Lee Highway, Falls Church

Guaranty Bank and Trust Company
8315 Lee Highway
Brs: 8724 Little River Turnpike
7267 Arlington Boulevard

McLean Bank, The
6844 Old Dominion Drive
McLean 22101

Br: 750 Walker Road, Great Falls
199 Elden Street, Herndon

Town and Country Bank and Trust Company,
The
11800 Sunrise Valley Drive
Reston 22091

Br: 7787 Leesburg Pike

Brs: Bank of Virginia
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's
Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710
Goodridge Drive, McLean
7030 Old Keene Mill Road,
Springfield
1300 Chain Bridge Road, McLean

Br: Burke & Herbert Bank & Trust
Company
5731 Telegraph Road

Br: George Mason Bank, The
4400 University Drive, George
Mason University

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

Brs: Guaranty Bank and Trust Company
8724 Little River Turnpike
8315 Lee Highway
7267 Arlington Boulevard

Brs: United Virginia Bank
2000 Huntington Avenue
Tysons Corner Shopping Center
(D-I)
Tysons Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
13655 Lee Jackson Highway,
Chantilly
Goethals Road, Fort Belvoir
12th & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West,
Reston
6909 Old Keene Mill Road,
Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna

FAUQUIER COUNTY

State Bank of Remington, Incorporated
Remington 22734

Brs: U.S. Route 17, Bealeton
State Route 28, Catlett

Brs: First Virginia Bank
Vint Hill Farms Station, Warrenton
(F)
530 Blackwell Road, Warrenton

FLOYD COUNTY

Bank of Floyd, The
Main Street
Floyd 24091

Blue Ridge Bank
North Locust Street
Floyd 24091

FRANKLIN COUNTY

Bankers Trust Company
101 South Main Street
Rocky Mount 24151

Br: Franklin Plaza Shopping Center,
Rocky Mount

* First Virginia Bank-Franklin County
228 Franklin Street
Rocky Mount 24151

Brs: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street,
Rocky Mount
NE corner of State Route 116
and 122
Boones Mill

FREDERICK COUNTY

Brs: Commercial and Savings Bank, The
Shawnee Drive & U.S. Route
11, South
U.S. Highway 50, Gore

Brs: First Virginia Bank-Shenandoah Valley
School Street & U.S. Route 11,
South, Stephens City

Br: U.S. Route 11, North & State
Route 661

GILES COUNTY

Brs: First Virginia Bank-Roanoke/West
300 Main Street, Narrows 24124
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460,
Pembroke
214 Virginia Avenue, Rich Creek

GLOUCESTER COUNTY

First Settlers Bank
U.S. Route 17 & State Route 216
Hayes 23072

Br: U.S. Route 17 & State Route 14

Brs: First Virginia Bank of Tidewater
Gloucester Courthouse, Gloucester
Hayes

Brs: United Virginia Bank
Main Street, Gloucester Courthouse,
Gloucester
Gloucester Point, Gloucester

GOOCHLAND COUNTY

Bank of Goochland
Goochland 23063

Brs: 13500 Patterson Avenue
U.S. Route 250 & State Route 623

Bank of the James
U.S. Route 250

Manakin-Sabot 23103

Br: 13900 Patterson Avenue

GREENE COUNTY

Bank of Greene
U.S. Route 29, North
Ruckersville 22968

GREENVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary
Highway 686

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

HALIFAX COUNTY

Brs: United Virginia Bank
4027 Halifax Road, Centerville
Seventh Street, Virgilina

HANOVER COUNTY

Brs: First Virginia Bank-Colonial
5906 Mechanicsville Pike
Mechanicsville
5931 Chamberlayne Road,
Mechanicsville

Brs: United Virginia Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602,
Doswell
6008 Mechanicsville Pike,
Mechanicsville

HENRICO COUNTY

Suburban Bank, The
1300 East Parham Road 23228

Br: 9012 Three Chopt Road

Br: Bank of the James
8821 West Broad Street Road

Brs: Bank of Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
415 East Ridge Road
6922 Lakeside Avenue
3631 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
9 West Nine Mile Road, Highland
Springs
400 West Williamsburg Road,
Sandston
9700 Gayton Road, Gayton Crossing
Shopping Center
Patterson Avenue at Pump Road

Brs: First Virginia Bank-Colonial
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road,
Fountain Square Shopping Center

Brs: Southern Bank
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road
5905 West Broad Street Road
3720 Mechanicsville Pike

Brs: United Virginia Bank
8602 Patterson Avenue

4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road
9072 West Broad Street Road,
Tuckernuck Square Shopping
Center
7818 Parham Road

Br: Virginia Capital Bank
5001 Lakeside Avenue

Br: Women's Bank, The
2801 Parham Road

EFT: Bank of Virginia
5801 Bremono Road

HENRY COUNTY

* First Bassett Bank & Trust
Main Street
Bassett 24055

Brs: Virginia Avenue, Collinsville
U.S. Route 220, South, Ridgeway
U.S. Route 58, West, Spencer
Southeast corner of Riverside
Highway and State Route 1235,
Bassett

* Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078

Br: State Route 57, Stanleytown

Brs: United Virginia Bank
Marshall Way, Fieldale
State Routes 57 & 609,
Fieldale
Virginia Avenue and Daniels
Creek Road, Collinsville
State Routes 682 and 57-A,
Bassett

HIGHLAND COUNTY

Blue Grass Valley Bank, The
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Farmers Bank, Windsor, Virginia
Windsor Boulevard
Windsor 23487

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

Br: Bank of Franklin, The
Airway Shopping Center, U.S.
Highway 58, East

JAMES CITY COUNTY

Br: United Virginia Bank
U.S. Route 60 & State Route 614,
Lightfoot

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485

Brs: First Virginia Bank-Northern Neck
Dahlgren
State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: Bank of Middlesex, The
U.S. Route 33 & State Route 670,
Mattaponi

Br: Bank of West Point, The
U.S. Routes 33 & 14, Shackelfords

KING WILLIAM COUNTY

Bank of West Point, The
1681 Main Street
West Point 23181
Br: U.S. Route 360, Manquin

Citizens and Farmers Bank
8th & Main Streets
West Point 23181
Br: 14th & Main Streets, West Point

Br: Southside Bank
Aylett

EFT: Citizens and Farmers Bank
19th & King William Avenues,
West Point

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482

Br: Bank of Virginia
White Stone

LEE COUNTY

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277

Br: U.S. Route 58 and State Route 673,
Rose Hill

Lee Bank & Trust Company
Morgan Avenue
Pennington Gap 24277

Brs: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58,
Pennington Gap
St. Charles
Church & Institute Streets,
Jonesville

Peoples Bank of Ewing
Highway 58
Ewing 24248

Br: Rose Hill

LOUDOUN COUNTY

Brs: Bank of Virginia
105 Harry Flood Byrd Highway,
Sterling
Dulles International Airport,
Chantilly

Br: Bank of Vienna
101 East Holly Avenue, Sterling
Park

Brs: First Virginia Bank
115 Main Street, Purcellville
Loudoun Valley Shopping Center,
Purcellville
212 East Market Street, Leesburg
101 Enterprise Street, Sterling

LOUISA COUNTY

Bank of Louisa, The
State Route 22 & U.S. Route 33
Louisa 23093

Br: Mineral Avenue & Second Street,
Mineral

LUNENBURG COUNTY

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944

Br: 1910 Main Street, Victoria

MECKLENBURG COUNTY

* Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970

Br: Town Square Shopping Center, East,
Atlantic Street, South Hill

Virginia Southern Bank
7th Street & Virginia Avenue
Clarksville 23927

Br: 242 North Main Street,
Chase City

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

Brs: Bank of Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

MIDDLESEX COUNTY

Bank of Middlesex, The
Cross & Prince George Streets
Urbanna 23175

Brs: Deltaville
Saluda

Br: Bank of West Point, The
U.S. Route 33 & State Route 641,
Saluda

MONTGOMERY COUNTY

* Bank of Christiansburg, The
4 East Main Street 24073

Brs: 2105 Roanoke Street
920 University City Boulevard
University Mall, Blacksburg

Bank of Shawsville
Shawsville 24162

First Virginia Bank of the Southwest
985 Cambria Street, N.E. 24073

Brs: State Route 114 & U.S. Route 460
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg

NELSON COUNTY

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949

Br: State Route 6, Afton

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155,
Providence Forge
State Route 249, Quinton

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824

Brs: 101 North Main Street,
Blackstone (D-I)
210 Carter Street, Crewe

NORTHAMPTON COUNTY

Eastville Bank, The
Eastville 23347

Peoples Trust Bank, The
Main Street
Exmore 23350

Brs: United Virginia Bank
U.S. Route 13 & State Route 639,
Cheriton
U.S. Route 13, Nassawadox

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22473

Br: U.S. Route 360, Callao

Brs: Bank of Virginia
Burgess
Reedville

Brs: First Virginia Bank-Northern Neck
Callao
U.S. Route 360 & State Route 634,
Heathsville

ORANGE COUNTY

First Virginia Bank of Orange
235 Madison Road
Orange 22960

PITTSYLVANIA COUNTY

First Virginia Bank-South
Staunton Plaza Shopping Center
Hurt 24563

Br: Westover Drive & James Road

Br: United Virginia Bank
Main Street, Gretna

Br: Peoples Bank of Danville
140 South Main Street,
Chatham

POWHATAN COUNTY

Bank of Powhatan
Powhatan 23139

Br: U.S. Route 60, Midlothian

Central Virginia Bank
U.S. Route 60
Powhatan 23139

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The

Br: United Virginia Bank
Fort Lee, Mahone Avenue, Building
P-4307 (F)

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

PRINCE WILLIAM COUNTY

State Bank of Prince William County, The
110 Graham Park Road
Dumfries 22026

Brs: 8300 Sudley Road, Manassas Mall
1120 Horner Road, Woodbridge

Brs: Bank of Virginia
8091 Sudley Road
201 Graham Park Road, Dumfries
9136 Mathis Avenue
12912 Fitzwater Drive, Nokesville
308 Mill Street, Occoquan
13927 Jefferson Davis Highway,
Woodbridge
13927 Jefferson Davis Highway,
Woodbridge (D-1)
2876 Dale Boulevard, Woodbridge

Brs: Central Fidelity Bank, Northern
Virginia
9210 Church Street
8385 Sudley Road
2201 Old Ridge Road, Woodbridge

Brs: First Virginia Bank
Washington & Jefferson Streets,
Haymarket
14434 Jefferson Davis Highway,
Woodbridge
7900 Sudley Road

Brs: United Virginia Bank
9034 Mathis Avenue
7525 Centerville Road
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate Shopping
Center
U.S. Route 1, Bridgewood Shopping
Center, Woodbridge

PULASKI COUNTY

Brs: Bank of Speedwell, Incorporated
1105 Bob White Boulevard

Brs: Bank of Virginia
One Main Street
U.S. Route 11 & Trinkle Avenue,
Dublin
1000 East Main Street, Pulaski
Mall Shopping Center

Br: First Virginia Bank of the Southwest
Lee Highway & Trinkle Avenue,
Dublin

Brs: United Virginia Bank
New River Shopping Center
Routes 114 & 600

RICHMOND COUNTY

Northern Neck State Bank, Incorporated
Warsaw 22572

Br: Bank of Montross, The
U.S. Route 360

ROANOKE COUNTY

* First Virginia Bank-Roanoke/West
6625 Williamson Road
Roanoke 24019

Brs: 2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1326 East Washington Avenue,
Vinton

Br: Bank of Virginia
901 Hardy Road, Vinton

Brs: United Virginia Bank
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue and Electric
Road

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472

Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield

Br: United Virginia Bank
U.S. Route 11, North

ROCKINGHAM COUNTY

Farmers and Merchants Bank of Rockingham
205 Main Street
Timberville 22853

Brs: 127 Rockingham Street, Elkton
State Route 259, Broadway

First Virginia Bank-Planters
111 North Main Street
Bridgewater 22812

Br: 238 South Main Street, Dayton

Massanutten Bank & Trust Company
U.S. Route 33, East 22801

Br: U.S. Route 11, South

Br: United Virginia Bank
1905 East Market Street

RUSSELL COUNTY

First Russell County Bank and Trust Company
Main Street & Secondary Road T-1029
Lebanon 24266

Peoples Bank, Inc.
Depot Street
Honaker 24260

Brs: U.S. Highway 58, Banners Corner,
Castlewood
U.S. Route 19, Lebanon

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

Brs: Bank of Virginia
State Highway 600, Cleveland
Fairmont Avenue at 4th Street,
Honaker
Main Street, Lebanon

SCOTT COUNTY

Brs: Bank of Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744,
Weber City

SHENANDOAH COUNTY

Farmers Bank of Edinburg, Incorporated, The
Main Street
Edinburg 22824

Br: 161 South Main Street, Woodstock

* First Virginia Bank-Shenandoah Valley
200 North Main Street
Woodstock 22657

Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42,
Woodstock

Stonewall Jackson Bank and Trust Company
U.S. Route 11 & Apple Avenue
Mount Jackson 22842

Br: Main & High Streets, Woodstock

Brs: United Virginia Bank
9397 Congress Street, New Market
Stoney Creek Boulevard,
Edinburg

SMYTH COUNTY

* Bank of Marion, The
102 West Main Street
Marion 24354

Brs: 1600 North Main Street, Marion
South Main Street and Washington
Avenue, Marion

SOUTHAMPTON COUNTY

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Br: Bank of Virginia
2101 Plank Road

Brs: Farmers & Merchants State Bank
Greenbrier Shopping Center
137 Spotsylvania Mall, State
Route 3
2609 Lafayette Boulevard

Br: Union Bank and Trust Company
4540 Lafayette Boulevard

Brs: United Virginia Bank
State Route 208, Spotsylvania
Courthouse
5101 Jefferson Davis Highway
State Route 3 and Secondary State
Route 710

STAFFORD COUNTY

Br: Peoples Bank of Danville, The
Stafford Courthouse, U. S. Route
17

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401

Brs: Stafford Courthouse, U.S. Route 1,
Garrisonville
200 White Oak Road

Br: First Virginia Bank
State Route 610 & Brafferton
Boulevard

SURRY COUNTY

First Virginia Bank-Surry
200 East Main Street
Surry 23883

SUSSEX COUNTY

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

Bank of Waverly, The
Main & Bank Streets
Waverly 23890

Br: State Routes 735 & 634, Sussex

Brs: Bank of Southside Virginia, The
Jarratt
Stony Creek

TAZEWELL COUNTY

Bank of Tazewell County
306 East Main Street
Tazewell 24651

Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
555 East Riverside Drive
Tazewell 24651

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641

Br: U.S. Route 460 & State Route 719,
Claypool Hill

WARREN COUNTY

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630

Brs: Bank of Virginia
305-307 East Main Street, Front
Royal
610 North Royal Avenue, Front
Royal

Br: First Virginia Bank-Shenandoah
Valley
Royal Plaza Shopping Center,
Front Royal

WASHINGTON COUNTY

First Virginia Bank-Damascus
Laurel Avenue
Damascus 24236

Brs: U.S. Route 58, South of State
Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route
11 and State Route 704

WESTMORELAND COUNTY

* Bank of Montross, The
King's Highway
Montross 22520

Br: 533 Euclid Street, Colonial
Beach

First Virginia Bank-Northern Neck
416 Colonial Avenue
Colonial Beach 22443

Br: Hague

Peoples Bank of Montross
Montross 22520

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

Miners Exchange Bank
Alternate Route 58
Coeburn 24230

Peoples Bank of Pound
Pound 24279

Br: Main Street, Pound

Br: Bank of Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374

Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

YORK COUNTY

Br: Bank of Virginia
Grafton

Brs: Central Fidelity Bank
U.S. Route 17, York Square
Shopping Center, Grafton
Ballard & Main Streets, Yorktown

Br: First Virginia Bank of Tidewater
1782 George Washington Highway,
Grafton

Brs: United Virginia Bank
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail)
and McLaws Circle

* Exercising Trust Powers

(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

Albemarle Bank and Trust Company
1425 Seminole Trail
Charlottesville 22901 (Albemarle County)
C.E.O.—W. K. King, President
Cashier—C. W. Walker
Br: Albemarle County—
Valley Street, Scottsville

American Bank
3301-03 Washington Avenue
Newport News 23607
C.E.O.—J. D. Bowers, President
Cashier—V. S. Knox

Br: City of Newport News—
2600 Jefferson Avenue
12437 Warwick Boulevard
City of Portsmouth—
306 High Street

Arlington Bank
4233 Wilson Boulevard
Arlington 22210 (Arlington County)
C.E.O.—R. M. Paterson, Jr., President
Cashier—E. E. Lattimer

Bank of Alexandria, The
1717 King Street
Alexandria 22313
C.E.O.—J. D. Holden, President
Cashier—K. Peterson

Bank of Amelia
U.S. Route 360, Amelia Courthouse
Amelia 23002 (Amelia County)
C.E.O.—U. C. Carson, Jr.
Cashier—U. C. Carson, Jr.

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868 (Brunswick County)
C.E.O.—J. E. Traylor, President
Cashier—F. T. Jones

Bank of Buchanan
Main Street
Buchanan 24066 (Botetourt County)
C.E.O.—H. W. Steger, III, ExVP
Cashier—J. G. Lipes

Bank of Carroll
Main & Cherry Streets
Hillsville 24343 (Carroll County)
C.E.O.—D. G. Swanigan, President
Cashier—F. Jackson, III
Br: Carroll County—
U.S. Highway 52 & State Route 927,
Cana
Southwest corner of Stuart &
Meadowview Drives, Hillsville

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959 (Charlotte County)
C.E.O.—B. A. Howard, ExVP
Cashier—R. D. Sublett

Br: Charlotte County—
Main Street, Charlotte Courthouse
U.S. Routes 15 & 360, Keysville

Bank of Christiansburg, The
4 East Main Street
Christiansburg 24073 (Montgomery County)
C.E.O.—S. R. Shutters
Cashier—W. B. Hester
Br: Montgomery County—
2105 Roanoke Street, Christiansburg
920 University City Boulevard,
University Mall, Blacksburg

Bank of Clarke County
2 East Main Street
Berryville 22611 (Clarke County)
C.E.O.—F. L. McWilliams, Jr., ExVP
Cashier—W. A. Bowerman
Br: Clarke County—
Boyce

Bank of the Commonwealth
Boush & Charlotte Streets
Norfolk 23510
C.E.O.—E. J. Woodard, Jr., President
Cashier—E. J. Whitehurst
Br: City of Norfolk—
201 South Granby Mall
4101 Granby Street
City of Virginia Beach—
1124 First Colonial Road
225 South Rosemont Road

Bank of Essex
Prince Street
Tappahannock 22560 (Essex County)
C.E.O.—J. M. Rice, Jr., President
Cashier—J. B. Tignor
Br: Essex County—
U.S. Routes 17 and 360,
Rappahannock Shopping Center,
Tappahannock

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090 (Botetourt County)
C.E.O.—H. M. Williamson, President
Cashier—J. R. Craft
Br: Botetourt County—
U.S. Route 220, South, Daleville

Bank of Floyd, The
Main Street
Floyd 24091 (Floyd County)
C.E.O.—B. W. Thompson, ExVP
Cashier—G. A. Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
Franklin 23851
C.E.O.—J. R. Bryant, President
Cashier—J. R. Bryant

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

Br: Isle of Wight County—
Airway Shopping Center, U.S.
Highway 58, East

Bank of Goochland
Goochland 23063 (Goochland County)
C.E.O.—R. H. Campbell, Jr., President
Cashier—R. L. Dudley

Brs: Goochland County—
13500 Patterson Avenue
U.S. Route 250 & State Route 623

Bank of Greene
U.S. Route 29, North
Ruckersville 22968 (Greene County)
C.E.O.—R. B. Cavedo, Jr., President
Cashier—R. B. Cavedo, Jr.

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430 (Isle of Wight County)
C.E.O.—V. G. Eberwine, III, President
Cashier—F. E. Wilkins, Vice President

Bank of the James
U.S. Route 250
Manakin-Sabot 23103
C.E.O.—R. C. Huffman, President
Cashier—M. S. Hawks

Brs: Goochland County—
13900 Patterson Avenue
Henrico County—
8821 West Broad Street Road

Bank of Lancaster
100 South Main Street
Kilmarnock 22482 (Lancaster County)
C.E.O.—G. W. Noblett, Jr., Chairman
Cashier—J. B. Shearin, Jr.

Bank of Louisa, The
State Route 22 & U.S. Route 33
Louisa 23093 (Louisa County)
C.E.O.—A. P. Stone, President
Cashier—A. P. Stone

Br.: Louisa County—
Mineral Avenue and Second Street,
Mineral

Bank of Marion, The
102 West Main Street
Marion 24354 (Smyth County)
C.E.O.—W. D. Smith, President
Cashier—H. L. Blevins, Jr.

Brs: Smyth County—
1600 North Main Street, Marion
South Main Street and Washington
Avenue, Marion

Bank of McKenney, Incorporated, The
McKenney 23872 (Dinwiddie County)
C.E.O.—C. E. Jones, President
Cashier—C. F. Baskerville, III

Bank of Middlesex, The
Cross and Prince George Streets
Urbanna 23175 (Middlesex County)
C.E.O.—G. B. Sullivan, President
Cashier—J. W. Guthrie

Brs: King & Queen County—
U.S. Route 33 & State Route 670,
Mattaponi
Middlesex County—
Deltaville
Saluda

Bank of Montross, The
King's Highway
Montross 22520 (Westmoreland County)
C.E.O.—A. E. Carver, Jr.
Cashier—N. W. Jones

Brs: Richmond County—
U.S. Route 360
Westmoreland County—
533 Euclid Street, Colonial Beach

Bank of Northumberland, Incorporated
Heathsville 22472 (Northumberland County)
C.E.O.—R. L. Covington, President
Cashier—J. C. Sampson

Br: Northumberland County—
U.S. Route 360, Callao

Bank of Powhatan
Powhatan 23139 (Powhatan County)
C.E.O.—W. H. Garner, Jr., President
Cashier—P. H. Turner

Brs: Cumberland County—
Cumberland
Powhatan County—
U.S. Route 60, Midlothian

Bank of Rockbridge
Raphine 24472 (Rockbridge County)
C.E.O.—S. M. Austin, President
Cashier—M. F. Smith

Brs: Augusta County—
U.S. Route 11, Greenville
Rockbridge County—
State Route 252, Brownsburg
U.S. Route 11, Fairfield

Bank of Shawsville
Shawsville 24162 (Montgomery County)
C.E.O.—J. E. Pearman, Sr., President
Cashier—Ann T. Harless

Br: City of Salem—
West Main Street and Kessling
Avenue

Bank of Southside Virginia, The
Carson 23830 (Dinwiddie County)
C.E.O.—J. H. Clements, Chairman
Cashier—C. C. Chappell

Brs: City of Petersburg—
2703 South Crater Road
Dinwiddie County—
U.S. Route 1 & State Route 226,
Dinwiddie

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

- Greenville County—
U.S. Route 58 & Secondary
Highway 686
Prince George County—
Prince George
Sussex County—
Jarratt
Stony Creek
- Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374 (Wythe County)
C.E.O.—Charles C. Henley, President
Cashier—T. D. Dillow
- Brs: Pulaski County—
1105 Bob White Boulevard, Pulaski
Wythe County—
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville
- Bank of Suffolk
101 East Washington Street
Suffolk 23434
C.E.O.—R. H. Bradford, President
Cashier—F. C. Johnson
- Brs: City of Suffolk—
1000 North Main Street
1608 Holland Road
625 East Washington Street
- Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888 (Sussex County)
C.E.O.—G. O. Huber
Cashier—G. O. Huber
- Br: Southampton County—
Main Street, Ivor
- Bank of Tazewell County
306 East Main Street
Tazewell 24651 (Tazewell County)
C.E.O.—R. E. Dodson, President
Cashier—A. A. Crouse
- Brs: Tazewell County—
2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell
- Bank of Vienna, The
374 Maple Avenue, East
Vienna 22180 (Fairfax County)
C.E.O.—H. E. McCarty, Jr., President
Cashier—E. L. Morris
- Br: Loudoun County—
101 East Holly Avenue, Sterling Park
- Bank of Virginia
800 East Main Street
Richmond 23219
C.E.O.—Frederick Deane, Jr., Chairman
Cashier—D. S. Norris, Vice President
- Brs: City of Alexandria—
133 North Fairfax Street
City of Bristol—
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Gate City Highway & Catherine Street
Bristol Shopping Mall, Gate City
Highway
City of Chesapeake—
3216 Western Branch Boulevard
City of Colonial Heights—
46 Colonial Square
City of Danville—
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Falls Church—
225 West Broad Street
City of Fredericksburg—
1014 Charles Street
501 ½ Jefferson Davis Highway
City of Galax—
211 North Main Street
540 East Stuart Drive
City of Hampton—
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt
Avenue
City of Lynchburg—
2110 Langhorne Road
2100 Wards Road
City of Newport News—
3101 Washington Avenue
96 Main Street
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
City of Norfolk—
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street
City of Petersburg—
20 Franklin Street
1963 South Crater Road
City of Portsmouth—
600 Washington Street
City of Richmond—
401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
3301 Jefferson Davis Highway
4901 West Broad Street Road
7017 Three Chopt Road
2827 Stratford Hills Boulevard
1201 Broad Rock Road
610 West Southside Plaza
315 Libbie Avenue
6845 Midlothian Turnpike
4824 Brook Road
City of Roanoke—

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

- First Street & Church Avenue, S.W.
Crossroads Mall, 5002 Airport Road
3615 Franklin Road, S.W.
City of Salem—
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
City of Suffolk—
6423 Whaleyville Boulevard
City of Virginia Beach—
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
City of Waynesboro—
1100 West Broad Street
City of Winchester—
124 West Piccadilly Street
Accomack County—
U.S. Route 13 & State Route 691,
Mappsville
Amherst County—
Seminole Shopping Center, Madison
Heights
Arlington County—
1755 South Jefferson Davis Highway
2020 North 14th Street
1500 Wilson Boulevard
4736 Lee Highway
6045 Wilson Boulevard
Augusta County—
U.S. Route 11, Verona
Chesterfield County—
Old Hundred Road & State Route 10,
Chester
Chesterfield Mall Shopping Center,
(ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East,
Midlothian
Dinwiddie County—
U.S. Route 1
Fairfax County—
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street,
Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710
Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
Henrico County—
9 West Nine Mile Road, Highland
Springs
4841 Azalea Mall (ND)
8215 West Broad Street Road
415 East Ridge Road
6922 Lakeside Avenue
3631 Mechanicsville Pike
4840 South Laburnum Avenue
Patterson Avenue at Pump Road
9700 Gayton Road, Gayton Crossing
Shopping Center
11011 West Broad Street Road
6415 Osborne Turnpike
400 West Williamsburg Road, Sandston
Lancaster County—
White Stone
Loudoun County—
105 Harry Flood Byrd Highway,
Sterling
Dulles International Airport, Chantilly
Mecklenburg County—
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill
Northumberland County—
Burgess
Reedville
Prince William County—
8091 Sudley Road
9136 Mathis Avenue
201 Graham Park Road, Dumfries
12912 Fitzwater Drive, Nokesville
308 Mill Street, Occoquan
13927 Jefferson Davis Highway,
Woodbridge
13927 Jefferson Davis Highway,
Woodbridge, (D-1)
2876 Dale Boulevard, Woodbridge
Pulaski County—
One Main Street
U.S. Route 11 & Trinkle Avenue,
Dublin
1000 East Main Street, Pulaski Mall
Shopping Center, Pulaski
Roanoke County—
901 Hardy Road, Vinton
Russell County—
State Highway 600, Cleveland
Fairmont Avenue at 4th Street,
Honaker
Main Street, Lebanon
Scott County—
U.S. Highway 23 & State Route 744,
Weber City
East Jackson Street, Gate City
Spotsylvania County—
2101 Plank Road
Warren County—
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal
Wise County—
Fourth & Broad Streets, St. Paul
York County—
Grafton
EFT: City of Norfolk—
Ghent Village Shoppes, 1355-K
DeBree Avenue
Chesterfield County—
Brandermill
Henrico County—
5801 Bremond Road
Bank of Virginia Beach
1613 Laskin Road
Virginia Beach 23451

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

C.E.O.—J. B. Harrison, Jr., President
Cashier—L. G. Harcum
Brs: City of Virginia Beach—
5293 Princess Anne Road
2888 Virginia Beach Boulevard
1068 Independence Boulevard

Bank of Waverly, The
Main and Bank Streets
Waverly 23890 (Sussex County)
C.E.O.—G. T. McCall, VP
Cashier—O. L. Stables, Jr.
Br: Sussex County—
State Routes 735 & 634, Sussex

Bank of West Point, The
1681 Main Street
West Point 23181 (King William County)
C.E.O.—C. S. Barbour, President
Cashier—H. L. Whitt
Brs: Caroline County—
202 North Main Street, Bowling Green
Essex County—
U.S. Route 360, Tappahannock
King & Queen County—
U.S. Routes 33 & 14, Shacklefords
King William County—
U.S. Route 360, Manquin
Middlesex County—
U.S. Route 33 & State Route 641,
Saluda

Bankers Trust Company
101 South Main Street
Rocky Mount 24151 (Franklin County)
C.E.O.—Shannon Harlow, President
Cashier—J. L. Metz
Br: Franklin County—
Franklin Plaza Shopping Center,
Rocky Mount

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219 (Wise County)
C.E.O.—H. B. Ellis, Jr.
Cashier—Paul Belcher

Blue Grass Valley Bank, The
Blue Grass 24413 (Highland County)
C.E.O.—O. R. Sponaugle
Cashier—O. R. Sponaugle

Blue Ridge Bank
North Locust Street
Floyd 24091 (Floyd County)
C.E.O.—L. N. Robbins, President
Cashier—C. P. Kesler

Burke & Herbert Bank & Trust Company
100 South Fairfax Street
Alexandria 22313
C.E.O.—C. S. T. Burke, Jr.,
President
Cashier—C. K. Collum, Jr.

Brs: City of Alexandria—
306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street
Arlington County—
500 South 23rd Street
Fairfax County—
5731 Telegraph Road

Business Bank of the United States, The
8399 Leesburg Pike
Vienna 22180 (Fairfax County)
C.E.O.—R. E. Jewell, President
Cashier—Judy Cox

Central Fidelity Bank
70 Janaf Shopping Center
Virginia Beach Boulevard
Norfolk 23502
C.E.O.—K. W. Farmer, President
Cashier—R. F. Hawkins, Jr.

Brs.: City of Chesapeake—
1064 George Washington Highway
City of Hampton—
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
City of Newport News—
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
City of Portsmouth—
High and Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
Norfolk Naval Shipyard
City of Suffolk—
201 North Main Street
907 West Washington Street
City of Virginia Beach—
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
City of Williamsburg—
1006 Richmond Road
Accomack County—
U.S. Route 13 & State Route 702,
Oak Hall
Dunne Avenue, Parksley
York County—
U.S. Route 17, York Square Shopping
Center, Grafton
Ballard & Main Streets, Yorktown

Central Fidelity Bank, Northern Virginia
5802 Columbia Pike

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

Bailey's Crossroads 22041 (Fairfax County)
C.E.O.—J. L. Van Horn, II, President
Cashier—D. M. DiPietro, Vice President

Brs: Arlington County—
1901 North Moore Street
2026 Wilson Boulevard
Fairfax County—
7644 Richmond Highway
2903 Gallows Road
Skyline Shopping Mall at Leesburg
Pike, Bailey's Crossroads
9516 Old Keene Mill Road, Burke
14006 Lee Jackson Highway, Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
2374 Hunters Woods Plaza, Reston
12050 North Shore Drive, Reston
8330 Old Courthouse Road, Vienna
Prince William County—
9210 Church Street
8385 Sudley Road
2201 Old Bridge Road, Woodbridge

Central Virginia Bank
U.S. Route 60
Powhatan 23139 (Powhatan County)
C.E.O.—J. S. Whittaker, Jr., President
Cashier—R. L. Lyons

Chesapeake Bank & Trust
672 Battlefield Boulevard, North
Chesapeake 23320
C.E.O.—J. M. Fail, President
Cashier—B. S. Scheepers

Brs: City of Chesapeake—
1001 Poindexter Street
City of Portsmouth—
1000 Airline Boulevard

Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970 (Mecklenburg County)
C.E.O.—J. H. Wells, President
Cashier—G. N. Nash

Br: Mecklenburg County—
Town Square Shopping Center, East,
Atlantic Street, South Hill

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651 (Tazewell County)
C.E.O.—R. B. Searce, ExVP
Cashier—R. L. Johnson, Vice President

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824 (Nottoway County)
C.E.O.—J. A. Wilson, Jr., President
Cashier—J. M. Sneed

Brs: Nottoway County—
101 North Main Street,
Blackstone (D-1)
210 Carter Street, Crewe

Citizens and Farmers Bank
8th & Main Street
West Point 23181 (King William County)
C.E.O.—W. T. Robinson, Chairman
Cashier—D. V. Alga

Brs: King William County—
14th & Main Streets, West Point
New Kent County—
U.S. Route 60 & State Route 155,
Providence Forge
State Route 249, Quinton
EFT: King William County—
19th & King William Avenues,
West Point

Citizens Trust Bank
355 Crawford Parkway
Portsmouth 23704
C.E.O.—G. R. Aston, Jr., President
Cashier—G. T. McDonald

Brs: City of Norfolk—
6330 Newtown Road
Old Dominion University Webb Center
Farm Fresh Super Savings Center,
7530 Tidewater Drive
City of Portsmouth—
3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
5700 Portsmouth Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower
Office Building
U.S. Coast Guard Support Center (F)
City of Virginia Beach—
4176 South Plaza Trail
5288 Providence Road

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O.—C. H. Barrett, President
Cashier—C. A. Gobble

Br: Tazewell County—
U.S. Route 460 & State Route 719,
Claypool Hill

Commercial and Savings Bank, The
186 North Loudoun Street
Winchester 22601
C.E.O.—J. B. Richardson, Jr., President
Cashier—F. A. Board

Brs: City of Winchester—
661 North Loudoun Street
823 South Loudoun Street
1041 Berryville Avenue
234 Weems Lane
Frederick County—
Shawnee Drive & U.S. Route 11, South
U.S. Highway 50, Gore
EFT: City of Winchester—
Zayre Building, U.S. Routes 522 & 50

Community Bank, The
200 North Sycamore Street
Petersburg 23803

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

C.E.O.—N. S. Jones, III, President
Cashier—L. M. Umphlett

Brs: City of Petersburg—
9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551 (Bedford County)

C.E.O.—J. W. Garry, Jr., President
Cashier—J. W. Garry, Jr.

Br: Campbell County—
9009 Timberlake Road

Consolidated Bank and Trust Company
320 North First Street
Richmond 23240

C.E.O.—V. W. Henley, President
Cashier—J. E. Fleming, ExVP

Brs: City of Richmond—
1806 Creighton Road
3009 Hull Street Road

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152 (Fairfax County)

C.E.O.—R. J. McDonough, President
Cashier—A. L. Handwork

Cumberland Bank & Trust Company
Grundy 24614 (Buchanan County)

C.E.O.—E. S. Hearl, President
Cashier—J. H. Rife

Brs: Buchanan County—
U.S. Route 460 & State Route 609,
Harman
U.S. Route 460, Oakwood
U.S. Route 460, Royal City
South side of State Route 83,
West of U.S. Route 460, Vasant
Dickenson County—
Clintwood
Haysi

Dickenson-Buchanan Bank
Main Street

Haysi 24256 (Dickenson County)
C.E.O.—H. B. Arrington, President
Cashier—J. M. Ratliff, ExVP

Br: Buchanan County—
South side of State Route 80 at
its intersection with State
Route 600, Davenport

Eastville Bank, The
Eastville 23347 (Northampton County)
C.E.O.—R. L. Simpson, ExVP
Cashier—C. W. Dickinson, IV

Farmers Bank of Edinburg, Incorporated, The
120 South Main Street
Edinburg 22824 (Shenandoah County)
C.E.O.—H. L. Shirkey, President
Cashier—Dorothy Racey

Br: Shenandoah County—
161 South Main Street, Woodstock

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
Windsor 23487 (Isle of Wight County)
C.E.O.—R. J. Holland, President
Cashier—R. J. Holland

Farmers & Merchants Bank of
Craig County, The
306 Main Street
New Castle 24127 (Craig County)
C.E.O.—J. W. Bostic, Jr.
Cashier—J. W. Bostic, Jr.

Farmers and Merchants Bank—Eastern Shore
U.S. Route 13

Onley 23418 (Accomack County)
C.E.O.—H. B. Rew, Jr., President
Cashier—T. D. Duer

Brs: Accomack County—
U.S. Route 13, Belle Haven
109 South Main Street, Chincoteague
U.S. Route 13, Oak Hall

Farmers and Merchants Bank of Rockingham
205 Main Street
Timberville 22853 (Rockingham County)
C.E.O.—D. B. Todd, President
Cashier—N. K. Gordon

Brs: Rockingham County—
State Route 259, Broadway
127 Rockingham Street, Elkton

Farmers & Merchants State Bank
1001 Princess Anne Street
Fredericksburg 22404
C.E.O.—W. B. Young, President
Cashier—G. F. Pauley

Brs: City of Fredericksburg—
200 William Street
1016 Princess Anne Street
Mary Washington College
401 Jefferson Davis Highway
Spotsylvania County—
Greenbrier Shopping Center
137 Spotsylvania Mall, State Route 3
2609 Lafayette Boulevard

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—T. M. Estep, VP
Cashier—C. B. Cowan

Br: Lee County—
U.S. Route 58 and State Route 673,
Rose Hill

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22102 (Fairfax County)
C.E.O.—M. L. Drew, Jr., President
Cashier—J. G. Manning

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

Brs: City of Alexandria—
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
City of Fairfax—
4021 University Drive
9840 Main Street
City of Falls Church—
133 South Washington Street
Arlington County—
Washington National Airport
3140 North Washington Boulevard
5555 Columbia Pike
1930 Jefferson Davis Highway
3500 North Washington Boulevard
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike, (F)
Fairfax County—
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna
5703 Burke Centre Parkway
Centec Building, 11260 Roger Bacon
Drive, Reston

First Bassett Bank & Trust
Main Street
Bassett 24055 (Henry County)
C.E.O.—*R. H. Spilman, President*
Cashier—*W. A. Taylor, Vice President*
Brs: Henry County—
Virginia Avenue, Collinsville
U.S. Route 220, South, Ridgeway
U.S. Route 58, West, Spencer
Southeast Corner of Riverside Highway
and State Route 1235, Bassett

First and Citizens Bank

C.E.O.—*Delbert Rexrode, Jr., VP*
Cashier—*Delbert Rexrode, Jr.*

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
C.E.O.—*J. B. Brockett, President*
Cashier—*D. M. Watts*
Br: Arlington County—
3801 Wilson Boulevard (D-I)

First Peninsula Bank and Trust Company
1 South Armistead Avenue
Hampton 23669
C.E.O.—*A. L. Roberts, III, President*
Cashier—*G. G. McKinley*
Brs: City of Hampton—
301 East Mercury Boulevard
Todds Lane and Big Bethal Road

First Russell County Bank and Trust Company
Main Street & Secondary Road T-1029
Lebanon 24266 (Russell County)
C.E.O.—*W. H. Hayter, SrVP*
Cashier—*W. H. Hayter*

First Settlers Bank
U.S. Route 17 & State Route 216
Hayes 23072 (Gloucester County)
C.E.O.—*W. R. Crews, Jr., President*
Cashier—*C. W. Suttan*
Br: Gloucester County—
U.S. Route 17 & State Route 14

First State Bank
201 North Union Street
Danville 24541
C.E.O.—*L. W. York, President*
Cashier—*S. L. Jennings*
Br: City of Danville—
404 Spring Street (D-I)

First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
C.E.O.—*R. H. Zalokar, President*
Cashier—*M. G. Anzilotti*
Brs: City of Alexandria—
300 South Washington Street
Van Dorn Plaza Shopping Center, 233
South Van Dorn Street
4999 Seminary Road
City of Fairfax—
10302 Willard Way
City of Falls Church—
191 West Broad Street
City of Manassas—
9100 Center Street
9018 Centreville Road
City of Manassas Park—
8462 Centreville Road
Arlington County—
2926 Columbia Pike
920 North Taylor Street

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

- 2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
2776 South Randolph Street
6745 Lee Highway
1469 Jefferson Davis Highway
Fairfax County—
5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7000 Bland Street, Springfield
6862 Elm Street, McLean
7960 Fort Hunt Road
8650 Richmond Highway
3032 Javier Street
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7393-A Lee Highway, Falls Church
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's
Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Memorial Highway,
Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2491 Chain Bridge Road, Oakton
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
Fauquier County—
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton
Loudoun County—
115 Main Street, Purcellville
Loudoun Valley Shopping Center,
Purcellville
212 East Market Street, Leesburg
101 Enterprise Street, Sterling
Prince William County—
7900 Sudley Road
Washington & Jefferson Streets,
Haymarket
14434 Jefferson Davis Highway,
Woodbridge
Stafford County—
State Route 610 & Brafferton Boulevard
First Virginia Bank of Augusta
1355 Greenville Avenue
Staunton 24401 (Augusta County)
- C.E.O.—M. F. P. Willett, President*
Cashier—Donald Merricks
Brs: City of Staunton—
125 North Central Avenue
City of Waynesboro—
501 West Broad Street
105 Hopeman Parkway
Augusta County—
Churchville Shopping Center,
Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoor Street,
Stuarts Draft
- First Virginia Bank—Central
U.S. Route 29, North
Charlottesville 22906 (Albemarle County)
C.E.O.—W. H. McFaddin, President
Cashier—E. P. Hall
Brs: City of Charlottesville—
2149 North Barracks Road
816 Cherry Avenue
218 Fifth Street
Albemarle County—
100 Riverbend Drive
State Route 240, Crozet Shopping
Center, Crozet
- First Virginia Bank—Colonial
700 East Main Street
Richmond 23219
C.E.O.—R. E. Brann, Jr., President
Cashier—R. W. Klein
Brs: City of Colonial Heights—
3209 Boulevard
City of Richmond—
4710 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
Chesterfield County—
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13322 Midlothian Turnpike
Hanover County—
5906 Mechanicsville Pike,
Mechanicsville
5931 Chamberlayne Road,
Mechanicsville
Henrico County—
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road,
Fountain Square Shopping Center
- First Virginia Bank—Damascus
Laurel Avenue
Damascus 24236 (Washington County)
C.E.O.—C. T. Combs
Cashier—J. A. Bishop
Brs: Washington County—
U.S. Route 58 South of State
Route 716, Damascus
State Route 80, Meadowview
U.S. Route 11 and State Route 704

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1932

First Virginia Bank—Eastern Shore
44 Market Street
Onancock 23417 (Accomack County)

C.E.O.—M. K. Irvin, President
Cashier—D. S. Moore

Brs: Accomack County—
U.S. Route 13, Onley
U.S. Route 13, New Church

First Virginia Bank—Franklin County
228 Franklin Street

Rocky Mount 24151 (Franklin County)
C.E.O.—E. W. Naff, President
Cashier—E. C. Brooks

Brs: Franklin County—
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street,
Rocky Mount
Boones Mill
State Routes 116 & 122

First Virginia Bank—Highlands
450 West Main Street
Covington 24426

C.E.O.—P. H. Winston, Jr.
Cashier—W. M. Humphreys

Brs: Allegheny County—
Mallow Mall Shopping Center
Bath County—
Hot Springs

First Virginia Bank—Northern Neck
416 Colonial Avenue
Colonial Beach 22443 (Westmoreland County)

C.E.O.—W. H. Flowers, President
Cashier—P. H. Ward, Jr.

Brs: King George County—
Dahlgren
State Routes 3 & 610, King George
Northumberland County—
Callao
U.S. Route 360 and State Route 634,
Heathsville
Westmoreland County—
Hague

First Virginia Bank of Orange
235 Madison Road

Orange 22960 (Orange County)
C.E.O.—D. E. Wirt, President
Cashier—R. W. Klein

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812 (Rockingham County)

C.E.O.—A. Z. Patterson, President
Cashier—M. Y. Metzger

Brs: City of Harrisonburg—
2360 South Main Street
Rockingham County—
238 South Main Street, Dayton

First Virginia Bank—Roanoke/West
6625 Williamson Road
Roanoke 24019 (Roanoke County)

C.E.O.—J. N. Hinson, Jr., President
Cashier—L. E. Kirtner

Brs: City of Roanoke—
25 West Church Street, S.W.
5005 Melrose Avenue
City of Salem—
223 East Main Street
2743 West Main Street
231 College Avenue
Giles County—
300 Main Street, Narrows
214 Virginia Avenue, Rich Creek
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 60,
Pembroke
Roanoke County—
2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1326 East Washington Avenue, Vinton

First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22664 (Shenandoah County)

C.E.O.—C. R. Cash, President
Cashier—V. R. Proctor, III

Brs: Frederick County—
School Street and U.S. Route 11,
South, Stephens City
U.S. Route 11, North, and State
Route 661

Shenandoah County—
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock
Warren County—
Royal Plaza Shopping Center
Front Royal

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563 (Pittsylvania County)
C.E.O.—Frank Mobley, Jr., President
Cashier—Donald Merricks

Brs: City of Danville—
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
Pittsylvania County—
Westover Drive & James Road

First Virginia Bank—South Central
301 Main Street

Amherst 24521 (Amherst County)
C.E.O.—B. T. Corish, President
Cashier—B. T. Corish

Brs: Amherst County—
Elon Road & Amherst Turnpike,
Madison Heights
Campbell County—
8800 Timberlake Road
U.S. Route 501 & State Route
40, Brookneal

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

First Virginia Bank of the Southwest
985 Cambria Street, N.E.
Christiansburg 24073 (Montgomery County)
C.E.O.—H. H. Hicks, Jr., President
Cashier—L. E. Kirtner

Brs: City of Radford—
520 First Street, West
Norwood Street & Third Avenue
Bland County—
Main Street, Bland
U.S. Routes 21 and 52, Rocky Gap
Montgomery County—
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg
State Route 114 & U.S. Route 460
Pulaski County—
Lee Highway & Trinkle Avenue, Dublin

First Virginia Bank—Surry
200 East Main Street
Surry 23883 (Surry County)
C.E.O.—L. B. Price, President
Cashier—D. E. Johnson

First Virginia Bank of Tidewater
101 St. Paul's Boulevard
Norfolk 23510
C.E.O.—J. F. Babcock, President
Cashier—K. W. Fitchett

Brs: City of Hampton—
1033 West Mercury Boulevard
City of Newport News—
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard
City of Norfolk—
901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
City of Poquoson—
452 Wythe Creek Road
City of Portsmouth—
5100 Portsmouth Boulevard
City of Suffolk—
3131 Bridge Road
1703 North Main Street
City of Virginia Beach—
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
3336 Holland Road
1344 Great Neck Road
City of Williamsburg—
300 Second Street

Gloucester County—
Gloucester Courthouse, Gloucester
Hayes
York County—
1782 George Washington Highway,
Grafton

George Mason Bank, The
11185 Main Street
Fairfax 22030
C.E.O.—M. H. Groom, President
Cashier—S. M. Rutherford
Br: Fairfax County—
George Mason University, 4400
University Drive

Guaranty Bank and Trust Company
8315 Lee Highway
Fairfax 22031 (Fairfax County)
C.E.O.—E. M. Carter, President
Cashier—R. L. Hall
Brs: City of Fairfax—
9651 Lee Highway
Arlington County—
1410 N. Cleveland Street
Fairfax County—
8724 Little River Turnpike
7267 Arlington Boulevard

Heritage Bank and Trust
841 North Military Highway
Norfolk 23502
C.E.O.—C. P. Kraemer, President
Cashier—Alice Leggett
Br: City of Norfolk—
200 East Plume Street

Independent Bank of Manassas
8751 Sudley Road
Manassas 22110
C.E.O.—G. R. English, President
Cashier—G. R. English

King George State Bank, Inc.
State Route #3
King George 22485 (King George County)
C.E.O.—Homer Hite, President
Cashier—J. A. Leitch

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—H. P. Rowlett
Cashier—J. E. Hobbs
Brs: Lee County—
U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58,
Pennington Gap
St. Charles
Southwest Corner of Church and
Institute Streets, Jonesville

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944 (Lunenburg County)

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

C.E.O.—B. L. Watson, III, ExVP
Cashier—J. C. Whitlow
Br: Lunenburg County—
1910 Main Street, Victoria

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336 (Accomack County)
C.E.O.—R. D. Callaway, ExVP
Cashier—R. D. Callaway

Massanutten Bank & Trust Company
U.S. Route 33, East
Harrisonburg 22801 (Rockingham County)
C.E.O.—A. B. Whitt, President
Cashier—W. D. Hill
Br: Rockingham County—
U.S. Route 11, South

McLean Bank, The
6844 Old Dominion Drive
McLean 22101 (Fairfax County)
C.E.O.—C. H. Schools, President
Cashier—G. H. Bramhall, ExVP
Br: Fairfax County—
750 Walker Road, Great Falls
199 Elden Street, Herndon

Miners Exchange Bank
Alternate Route 58
Coeburn 24230 (Wise County)
C.E.O.—E. O. Adkins
Cashier—E. O. Adkins

Miner's and Merchant's Bank and Trust
Company
Walnut & Main Streets
Grundy 24614 (Buchanan County)
C.E.O.—J. E. Reasor, Jr., President
Cashier—D. D. Evans
Br: Buchanan County—
Anchorage Shopping Center, Vansant

Northern Neck State Bank, Incorporated
Warsaw 22572 (Richmond County)
C.E.O.—E. P. Motley, President
Cashier—W. E. Harrison

Peoples Bank, Inc.
Depot Street
Honaker 24260 (Russell County)
C.E.O.—K. D. Hart, ExVP
Cashier—K. D. Hart
Br: Russell County—
U.S. Highway 58, Banners Corner,
Castlewood
U.S. Route 19, Lebanon

People's Bank of Chesapeake
320 South Battlefield Boulevard
Chesapeake 23320
C.E.O.—Townsend Oast, President
Cashier—Jack Gibson

Br: City of Chesapeake—
1124 George Washington Highway
(D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway
City of Virginia Beach—
453 South Lynnhaven Road

Peoples Bank of Chesterfield, The
9961 Ironbridge Road
Chesterfield 23832 (Chesterfield County)
C.E.O.—H. E. Richeson, President
Cashier—T. H. Caffrey, Jr., ExVP
Br: Chesterfield County—
U.S. Route 360 & Courthouse Road
9960 Midlothian Turnpike
Meadowbrook Shopping Center, 5756
Hopkins Road

Peoples Bank of Danville
110 South Market Street
Danville 24541
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—P. A. Shelton
Br: City of Danville—
141 Westover Drive
Stafford County—
Stafford Courthouse
U.S. Route 17
Pittsylvania County—
140 South Main Street, Chatham

Peoples Bank of Ewing
Highway 58
Ewing 24248 (Lee County)
C.E.O.—O. B. Yeary, President
Cashier—H. D. Beaty
Br: Lee County—
Rose Hill

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630 (Warren County)
C.E.O.—D. L. Unger, ExVP
Cashier—D. L. Unger

Peoples Bank of Montross
Kings Highway
Montross 22520 (Westmoreland County)
C.E.O.—G. L. Hutt, President
Cashier—P. P. Carlson

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949 (Nelson County)
C.E.O.—W. J. Camden, President
Cashier—W. J. Camden
Br: Nelson County—
State Route 6, Afton

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

Peoples Bank of Pound
Pound 24279 (Wise County)

C.E.O.—E. G. Jackson, President
Cashier—J. D. Hughes

Br: Wise County—
Main Street, Pound

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401 (Stafford County)

C.E.O.—J. H. Jett, Jr., President
Cashier—J. H. Jett, Jr.

Br: City of Fredericksburg—
1301 Jefferson Davis Highway
Stafford County—
200 White Oak Road
Stafford Courthouse, U.S. Route 1
Garrisonville

Peoples Trust Bank, The
Main Street
Exmore 23350 (Northampton County)

C.E.O.—S. F. Arnold, ExVP
Cashier—R. M. Terry

Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078 (Henry County)

C.E.O.—I. M. Groves, Jr., President
VP Operations—Francis F. Falls

Br: City of Martinsville—
14 East Church Street
730 East Church Street, Patrick Henry
Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street
Henry County—
State Route 57, Stanleytown

Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939 (Augusta County)

C.E.O.—H. V. Boney, Jr., President
Cashier—F. D. Bowers

Br: City of Staunton—
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro—
251 North Poplar Avenue
Augusta County—
Richmond Road, U.S. Route 250, East
U.S. Route 340 and State Route 608,
Stuarts Draft

Salem Bank & Trust
220 East Main Street
Salem 24153

C.E.O.—Clark Owen, Jr., President
Cashier—G. R. Roseberry

Br: City of Salem—
1406 Colorado Street

Southern Bank
Second and Grace Streets
Richmond 23219

C.E.O.—H. H. Harris, Jr., President
Cashier—W. W. Cheatham

Br: City of Richmond—
8th & Cary Streets
3404 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
130 East Belt Boulevard
City of Williamsburg—
306 South Henry Street
1635 Richmond Highway
Chesterfield County—
2141 East Hundred Road, Chester
4400 West Hundred Road, Chester
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road
Henrico County—
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road
5905 West Broad Street Road
3720 Mechanicsville Pike

Southside Bank

307 Church Lane
Tappahannock 22560 (Essex County)
C.E.O.—T. M. Boyd, Jr., President
Cashier—R. W. Vaughan

Br: Essex County—
Essex Square Shopping Center,
Tappahannock
King William County—
Aylett

State Bank of the Alleghenies, The
116 Riverside Avenue
Covington 24426

C.E.O.—J. H. Lowden, Jr., President
Cashier—J. T. Garrett, Jr., VP

State Bank of Keysville
24-26 King Street
Keysville 23947 (Charlotte County)

C.E.O.—W. C. Ward, Jr., Chairman
Acting Cashier—R. H. Brown

State Bank of Prince William County, The
110 Graham Park Road
Dumfries 22026 (Prince William County)

C.E.O.—P. R. Malloy, President
Cashier—R. E. Devers

Br: Prince William County—
8300 Sudley Road, Manassas Mall
1120 Horner Road, Woodbridge

State Bank of Remington, Incorporated
Remington 22734 (Fauquier County)

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

C.E.O.—L. B. Olinger, President
Cashier—R. M. Butler
Brs: Fauquier County—
U.S. Route 17, Bealeton
State Route 28, Catlett

Stonewall Jackson Bank and Trust Company
U.S. Route 11 & Apple Avenue
Mount Jackson 22842 (Shenandoah County)
C.E.O.—Jack Coffelt, President
Cashier—A. R. Heishman, Jr.
Br: Shenandoah County—
Main and High Streets, Woodstock

Suburban Bank, The
1300 East Parham Road
Richmond 23228 (Henrico County)
C.E.O.—C. P. Wilbourn, President
Cashier—E. W. Kidd
Brs: City of Richmond—
209 West Franklin Street
Chesterfield County—
122 Buford Road
Henrico County—
9012 Three Chopt Road

Town and Country Bank and Trust Company,
The
11800 Sunrise Valley Drive
Reston 22090 (Fairfax County)
C.E.O.—D. E. Ervin, President
Cashier—S. D. Strickland
Br: Fairfax County—
7787 Leesburg Pike

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O.—Walton Mahon, President
Cashier—M. S. Cates
Brs: Caroline County—
U.S. Route 1 & State Route 639,
Ladysmith
U.S. Route 301, Port Royal
Spotsylvania County—
4540 Lafayette Boulevard

United Virginia Bank
900 East Main Street
Richmond 23219
C.E.O.—J. A. Jennings, Chairman
Treasurer—T. H. Flinn, Jr.
Brs: City of Alexandria—
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2461 Eisenhower Avenue
City of Charlottesville—
2117 Ivy Road
402 Park Street

City of Chesapeake—
2421 Bainbridge Boulevard
City of Fairfax—
4085 Chain Bridge Road
City of Franklin—
117 West Second Avenue
City of Fredericksburg—
601 Caroline Street
City of Hampton—
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard
City of Harrisonburg—
180 East Market Street
1300 South Main Street
City of Hopewell—
200-204 North Main Street
City of Lexington—
708 South Main Street
45 South Main Street
City of Lynchburg—
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
One Pittman Plaza
City of Martinsville—
134 East Church Street
1105 Spruce Street
902 Bridge Street
247-251 Commonwealth Boulevard
City of Newport News—
2501 Washington Avenue
2501 Washington Avenue (D-1)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard
City of Norfolk—
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
City of Petersburg—
898 East Washington Street (D-1)
1340 West Washington Street
147 North Sycamore Street
1941 South Sycamore Street
City of Portsmouth—
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
City of Radford
1100 Norwood Street
700 Norwood Street
1st & Kent Street

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

- 1st & Denby Street
City of Richmond—
206 East Main Street
1101 Azalea Avenue
2500 East Broad Street
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
City of Roanoke—
1727 Peters Creek Road
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
City of Salem—
1425 West Main Street
City of South Boston—
410 Main Street
City of Staunton—
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street
City of Suffolk—
123 North Main Street
6617 Holland Road
City of Virginia Beach—
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
3334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
City of Williamsburg—
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon
Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street
Accomack County—
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue,
Painter
Albemarle County—
U.S. Route 29, North & Rio Road
Amherst County—
U.S. Route 29, North & Dillard
Road, Madison Heights
Augusta County—
U.S. Route 340 & State Route 649,
Stuarts Draft
Arlington County—
3565 Lee Highway
1130 North Highland Street
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
2770 South Randolph Street
Campbell County—
9604 Timberlake Road
Chesterfield County—
2065 Huguenot Road
4830 Jefferson Davis Highway
Midlothian Turnpike & Crowder Drive
Bermuda Square Shopping Center,
11551 Jefferson Davis Highway
Fairfax County—
2000 Huntington Avenue
Tysons Corner Shopping Center (D-I)
Tysons Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna
12th & Gunston Road, Fort Belvoir
Gloucester County—
Main Street, Gloucester Courthouse,
Gloucester
Gloucester Point, Gloucester
Halifax County—
Seventh Street, Virgilina
4027 Halifax Road, Centerville
Hanover County—
State Route 739, Beaverdam
U.S. Route 1 & State Route 602,
Doswell
U.S. Route 301 & State Route 646
6008 Mechanicsville Pike,
Mechanicsville
Henrico County—
8602 Patterson Avenue
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
5501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road
9072 West Broad Street Road,
Tuckernuck Square Shopping Center
7818 Parham Road
Henry County—
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue & Daniels Creek
Road, Collinsville
State Routes 682 and 57-A, Bassett
U.S. Route 220 and State Route 724,
Ridgeway
U.S. Route 58
James City County—
U.S. Route 60 & State Route 614,

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

Lightfoot
Northampton County—
U.S. Route 13 & State Route 639,
Cheriton
U.S. Route 13, Nassawadox
Patrick County
West Blue Ridge Avenue, Stuart
Pittsylvania County—
Main Street, Gretna
Prince George County—
Fort Lee, Mahone Avenue, Building
P-4307 (F)
Prince William County—
9034 Mathis Avenue
7525 Centerville Road
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate Shopping
Center
U.S. Route 1, Bridgewood Shopping
Center, Woodbridge
Puiaski County—
New River Shopping Center
Routes 114 & 600
Roanoke County—
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue and Electric Road
Rockbridge County—
U.S. Route 11, North
Rockingham County—
1905 East Market Street
Shenandoah County—
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg
Spotsylvania County—
State Route 208, Spotsylvania
Courthouse
5101 Jefferson Davis Highway
State Route 3 & Route 710
York County—
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail) and
McLaws Circle
EFT: City of Martinsville—
Patrick Henry Mall, East Church Street
K-Mart Shopping Center, U.S. 220,
South

Virginia Bank and Trust Company
336 Main Street
Danville 24541
C.E.O.—*D. C. Hastings, President*
Acting Cashier—*E. G. Berkley*
Br: City of Danville—
2600 Riverside Drive

Virginia Beach Bank of Commerce
3450 Pacific Avenue
Virginia Beach 23451
C.E.O.—*T. F. Clements, President*
Cashier—*Terry M. Marshall*
Br: City of Virginia Beach—
4524 Holland Road

Virginia Capital Bank
1776 Staples Mill Road
Richmond 23230
C.E.O.—*J. H. Rose, II, President*
Cashier—*B. G. Updike*
Br: Henrico County—
5001 Lakeside Avenue

Virginia Citizens Bank
Chase Street
Clintwood 24228 (Dickenson County)
C.E.O.—*J. W. Vanover, ExVP*
Cashier—*J. W. Vanover*

Virginia Southern Bank
7th Street & Virginia Avenue
Clarksville 23927 (Mecklenburg County)
C.E.O.—*D. T. Cox, President*
Cashier—*N. G. Hutcheson, Jr.*
Br: Mecklenburg County—
242 North Main Street, Chase City

Women's Bank, The
1007 East Main Street
Richmond 23219
C.E.O.—*E. H. Smith, President*
Cashier—*Raymond A. Hailey, Jr.*
Br: Henrico County—
2801 Parham Road

(D-I) Drive-in
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility

TRUST SUBSIDIARIES

Bank of Virginia Trust Company
7 North Eighth Street
Richmond, Virginia 23219

Dominion Trust Company
213 South Jefferson Street
Roanoke, Virginia 24040

FOREIGN BRANCHES AND EDGE ACT BANKS

Bank of Virginia Company, Richmond, Virginia

Bank of Virginia, Richmond, Virginia

Branch: Nassau, Bahamas

Bank of Virginia International, Richmond, Virginia (Edge Act)

Bank of Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands

United Virginia Bankshares, Incorporated, Richmond, Virginia

United Virginia Bank, Richmond, Virginia

Branch: Georgetown, Cayman Islands

United Virginia Bank International, Norfolk, Virginia (Edge Act)

REGISTERED BANK HOLDING COMPANIES OPERATING
IN VIRGINIA AND THEIR SUBSIDIARIES

Bank of Virginia Company, P.O. Box 25970, Richmond, Virginia 23260

C.E.O.—Mr. Frederick Dean, Jr., Chairman of the Board

Bank of Virginia, Richmond, Virginia

The Bank of Vienna, Vienna

Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, Virginia 23219

C.E.O.—Mr. Carroll L. Saine, Chairman of the Board

Central Fidelity Bank, National Association, Southwest, Abingdon

Central Fidelity Bank, Northern Virginia, Bailey's Crossroads

Central Fidelity Bank, N.A., Lynchburg, Lynchburg

Central Fidelity Bank, Norfolk

Central Fidelity Bank, N.A., Richmond

Chesapeake Bankshares, Inc., Kilmarnock, Virginia

C.E.O.—Mr. Douglas D. Monroe, Jr., President

Chesapeake National Bank, Kilmarnock

Colonial-American Bankshares Corporation, P.O. Box 1831, Roanoke, Virginia 24008

C.E.O.—Mr. W. F. Hawkins, President

The Mountain National Bank of Clifton Forge, Clifton Forge

Colonial-American National Bank, Roanoke

Dominion Bankshares Corporation, P.O. Drawer 13327, Roanoke, Virginia 24040

C.E.O.—Mr. Warner N. Dalhouse, President

Dominion National Bank, Abingdon

The First National Exchange Bank of Montgomery County, Blacksburg

Rockingham National Bank, Bridgewater

The Farmers Bank of Edinburg, Incorporated, Edinburg

Dominion National Bank of Fredericksburg, Fredericksburg

Cumberland Bank and Trust Company, Grundy

Dominion National Bank of Greater Hampton Roads, Norfolk

Dominion National Bank of Richmond, Richmond
 First National Exchange Bank, Roanoke
 Dominion National Bank of Northern Virginia, Vienna
 The Commercial and Savings Bank, Winchester

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601

C.E.O.—Mr. Wilbur M. Feltner, President
 Massanutten Bank & Trust Company, Harrisonburg
 The Stonewall Jackson Bank and Trust Company, Mount Jackson
 The Suburban Bank, Richmond
 Farmers and Merchants National Bank, Winchester

First American Bankshares, Inc., 1701 Pittsylvania Avenue, N.W., Washington, D.C. 20006

C.E.O.—Mr. Robert Stevens, President
 First American Bank, N.A., Washington, D.C., Washington, D.C.
 Eastern Shore National Bank, Pocomoke City, Maryland
 First American Bank of Maryland, Silver Spring, Maryland
 Valley National Bank, Bridgewater, Virginia
 The Peoples National Bank of Leesburg, Leesburg, Virginia
 The First National Bank of Lexington, Lexington, Virginia
 First American Bank of Virginia, McLean, Virginia
 The Round Hill National Bank, Round Hill, Virginia
 The Shenandoah Valley National Bank of Winchester, Winchester, Virginia

First & Merchants Corporation, P.O. Box 27025, Richmond, Virginia 23261

C.E.O.—Mr. C. Coleman McGehee, Chairman of the Board
 First & Merchants National Bank, Richmond, Virginia

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22046

C.E.O.—Mr. Thomas K. Malone, Jr., Chairman of the Board
 First Virginia Bank—South Central, Amherst
 First Virginia Bank—Planters, Bridgewater
 First Virginia Bank—Central, Charlottesville
 First Virginia Bank of the Southwest, Christiansburg
 First Virginia Bank—Northern Neck, Colonial Beach
 First Virginia Bank—Highlands, Covington
 First Virginia Bank—Damascus, Damascus
 First Virginia Bank, Falls Church
 First Virginia Bank—South, Hurt
 First Virginia Bank of Tidewater, Norfolk
 First Virginia Bank—Eastern Shore, Onancock
 First Virginia Bank of Orange, Orange
 First Virginia Bank—Colonial, Richmond
 First Virginia Bank—Roanoke/West, Roanoke
 First Virginia Bank—Franklin County, Rocky Mount
 First Virginia Bank of Augusta, Staunton
 First Virginia Bank—Surry, Surry
 First Virginia Bank—Shenandoah Valley, Woodstock

Fredericksburg National Bancorp, Fredericksburg, Virginia

C.E.O.—Mr. Stuart H. Payne, Sr., President
 The National Bank of Fredericksburg, Fredericksburg, Virginia

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902

C.E.O.—Mr. H. Hitter Harris, Jr., Chairman of the Board
 C.E.O.—Mr. Hovey S. Dabney, President
 National Bank and Trust Company, Charlottesville
 First National Bank of the Valley, Luray
 Bank of Goochland, Goochland
 Bank of Powhatan, Powhatan
 Southern Bank, Richmond

Piedmont BankGroup Incorporated, P.O. Box 4751, Martinsville, Virginia 24112

C.E.O.—Mr. Irving M. Groves, Jr., President
 Piedmont Trust Bank, Collinsville
 The First National Bank of Ferrum, Ferrum
 Bank of Carroll, Hillsville

United Virginia Bankshares Incorporated, P.O. Box 26665, Richmond, Virginia 23261

C.E.O.—Mr. Joseph A. Jennings, Chairman of the Board
United Virginia Bank, Richmond

Virginia National Bankshares, Inc., One Commercial Place, Norfolk, Virginia 23510

C.E.O.—Mr. C. A. Cutchins, III, Chairman of the Board
Virginia National Bank, Norfolk, Virginia

SAVINGS AND LOAN HOLDING COMPANIES AND THEIR
VIRGINIA CHARTERED SUBSIDIARIES

Heritage Financial Corporation
Heritage Savings and Loan Association
10th and Main Streets
Richmond, Virginia 23214
(Authorized: August 24, 1978)

CONSOLIDATED STATEMENT OF CONDITION OF
AS OF

	1981 MUTUAL ASSOCIATIONS 14 29 BRANCHES	1981 STOCK ASSOCIATIONS 40 153 BRANCHES
ASSETS		
1. First mortgage loans	\$763,403,577.19	\$2,980,198,207.27
2. Home improvement loans	2,243,314.64	18,756,916.89
3. Loans on savings accounts	10,173,714.38	54,237,298.27
4. Other loans	11,164,697.76	39,380,772.12
5. Real estate owned	1,738,706.09	8,414,713.98
6. Office building	11,222,492.52	34,384,368.47
7. Furniture and fixtures	2,249,221.21	8,886,445.31
8. Cash on hand and in banks	8,049,347.71	49,234,957.23
9. Federal Home Loan Bank Stock	6,936,900.00	26,517,415.00
10. Government obligations	16,566,161.87	90,624,640.80
11. Other investments	41,883,164.33	132,198,511.80
12. Other assets	23,148,331.82	72,673,450.08
13. TOTAL ASSETS	\$898,779,629.52	\$3,515,507,697.22
LIABILITIES		
14. Savings accounts	\$746,516,108.28	\$2,707,225,445.93
15. Advances from F.H.L.B.	72,763,000.00	429,780,000.00
16. Borrowed money	17,056,583.92	96,553,533.00
17. Loans in process	6,628,428.03	99,792,729.69
18. Other liabilities	16,285,736.89	67,613,897.89
19. TOTAL LIABILITIES	\$859,249,857.12	\$3,400,965,606.51
NET WORTH		
20. Reserves required by law	\$ 27,085,040.26	\$ 48,802,963.22
21. Voluntary reserves	247,717.77	195,095.00
22. Capital stock	—	35,288,442.00
23. Surplus and undivided profits	12,197,014.37	30,255,590.49
24. TOTAL NET WORTH	\$ 39,529,772.40	\$ 114,542,090.71
25. TOTAL LIABILITIES & NET WORTH	\$898,779,629.52	\$3,515,507,697.22

STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
DECEMBER 31

1981 TOTAL 54 182 BRANCHES	1982 MUTUAL ASSOCIATIONS 11 28 BRANCHES	1982 STOCK ASSOCIATIONS 29 128 BRANCHES	1982 TOTAL 40 156 BRANCHES	
\$3,743,601,784.46	\$697,635,402.00	\$2,465,718,069.00	\$3,163,353,471.00	1
21,000,231.53	2,455,556.00	3,137,707.00	5,593,263.00	2
64,411,012.65	6,365,966.00	32,038,827.00	38,404,793.00	3
50,545,469.88	19,085,059.00	57,155,720.00	76,240,779.00	4
10,153,420.07	1,628,885.00	16,705,785.00	18,334,670.00	5
45,606,860.99	10,614,529.00	28,141,563.00	38,756,092.00	6
11,135,666.52	2,059,081.00	8,864,669.00	10,923,750.00	7
57,284,304.94	11,601,266.00	65,443,722.00	77,044,988.00	8
33,454,315.00	6,789,700.00	24,547,000.00	31,336,700.00	9
107,190,802.67	48,338,307.00	106,950,539.00	155,288,846.00	10
174,081,676.13	52,243,586.00	219,472,382.00	271,715,968.00	11
95,821,781.90	22,495,568.00	205,962,703.00	228,458,271.00	12
\$4,414,287,326.74	\$881,312,905.00	\$3,234,138,686.00	\$4,115,451,591.00	13
\$3,453,741,554.21	\$717,830,541.00	\$2,479,866,088.00	\$3,197,696,629.00	14
502,543,000.00	72,053,000.00	339,289,499.00	411,342,499.00	15
113,610,116.92	37,852,016.00	140,818,413.00	178,670,429.00	16
106,421,157.72	10,061,071.00	115,724,183.00	125,785,254.00	17
83,899,634.78	9,307,958.00	73,586,627.00	82,894,585.00	18
\$4,260,215,463.63	\$847,104,586.00	\$3,149,284,810.00	\$3,996,389,396.00	19
\$ 75,888,003.48	\$ 20,677,189.00	\$ 32,212,564.00	\$ 52,889,753.00	20
442,812.77	247,717.00	136,739.00	384,456.00	21
35,288,442.00	—	29,330,564.00	29,330,564.00	22
42,452,604.86	13,283,413.00	23,174,009.00	36,457,422.00	23
\$ 154,071,863.11	\$ 34,208,319.00	\$ 84,853,876.00	\$ 119,062,195.00	24
\$4,414,287,326.74	\$881,312,905.00	\$3,234,138,686.00	\$4,115,451,591.00	25

S & L APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1982

MERGERS

DATE RECEIVED	S & L ASSOCIATION	DISPOSITION
6/29/82	Capital Savings and Loan Association, Richmond, into Heritage Savings and Loan Association, Richmond, under the charter and title of "Heritage Savings and Loan Association."	Approved 7/23/82
7/12/82	Colonial Savings and Loan Association, Richmond, into Virginia First Savings and Loan Association, Petersburg, under the charter and title of "Virginia First Savings and Loan Association."	Withdrawn 12/9/82

ACQUISITIONS

DATE RECEIVED	S & L ASSOCIATION	DISPOSITION
6/10/82	Investors Savings and Loan Association, Richmond, to establish two branch offices at (1) Mason and Gay Streets, City of Harrisonburg and (2) U.S. Route 33 and State Route 974, Rockingham County, upon the purchase of substantially all of the assets and the assumption of substantially all of the liabilities of Rockingham Savings and Loan Association.	Approved 7/16/82

CONVERSIONS

DATE RECEIVED	S & L ASSOCIATION	DISPOSITION
10/4/82	First Commonwealth Savings & Loan Association, Alexandria, to convert to a stock association.	Preliminary Approval 12/6/82

BRANCHES

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
11/13/81	Lincoln Savings and Loan Association, Richmond, VA	11655 Midlothian Turnpike, Chesterfield County, VA	Approved 1/15/82
12/14/81	McLean Savings and Loan Association, McLean, VA	6257 Old Dominion Drive, McLean, Fairfax County, VA	Approved 1/22/82
2/17/82	Mount Vernon Savings and Loan Association, Alexandria, VA	One Crystal Gateway, 1235 Jefferson Davis Highway, Arlington County, VA	Pending
4/29/82	Cardinal Savings and Loan Association, Richmond, VA	1919-1925 Huguenot Road, Chesterfield County, VA	Approved 6/15/82
9/13/82	Seaboard Savings and Loan Association, Virginia Beach, VA	100 East Main Street, City of Norfolk, VA	Approved 10/22/82
11/22/82	Investors Savings and Loan Association, Richmond, VA	310 East Main Street, City of Charlottesville, VA	Pending

S & L APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1982

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
4/22/82	Investors Savings and Loan Association, Richmond, VA	From: 4910 East Millridge Parkway, Chesterfield County To: 4901 East Millridge Parkway, Chesterfield County, VA	Approved 5/26/82
11/4/82	Investors Savings and Loan Association, Richmond, VA	From: 1108 East Main Street, City of Richmond To: 1009 East Main Street, City of Richmond, VA	Approved 12/3/82

EFT TERMINALS

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
7/16/82	Investors Savings and Loan Association, Richmond, VA	Corner of Gayton and Gaskins Road, Henrico County, VA	Approved 7/30/82

SAVINGS AND LOAN STATUS CHANGES
IN 1982

MERGERS

January	4	Charlottesville Savings and Loan Association, Charlottesville, merged into Jefferson Savings and Loan Association, Warrenton, under the charter and title of "Jefferson Savings and Loan Association."
April	1	Colony Savings and Loan Association, Roanoke, merged into Virginia First Savings and Loan Association, Petersburg, under the charter and title of "Virginia First Savings and Loan Association."
October	12	Capital Savings and Loan Association, Richmond, merged into Heritage Savings and Loan Association, Richmond, under the charter and title of "Heritage Savings and Loan Association."
December	31	Security Savings and Loan Association, Hayes, merged into First Federal Savings and Loan Association, Petersburg, under the charter and title of "First Federal Savings and Loan Association."

CONVERSIONS

January	5	The Berkley Citizens Mutual Savings and Loan Association, Norfolk, converted to a federal association under the charter and title of "The Berkley Citizens Federal Savings and Loan Association."
May	26	Citizens Savings and Loan Association, Richmond, converted to a federal association under the charter and title of "Citizens Savings and Loan, Federal Association."
June	8	Union Mutual Savings and Loan Association, Richmond, converted to a federal association under the charter and title of "Union Federal Savings and Loan Association."
	11	Family Savings and Loan Association of Virginia, Springfield, converted to a federal association under the charter and title of "Family Federal Savings and Loan Association of Virginia."
July	6	Middle Peninsula-Northern Neck Savings and Loan Association, Gloucester, converted to a federal association under the charter and title of "Middle Peninsula-Northern Neck Federal Savings and Loan Association."
August	19	Metropolitan Savings and Loan Association, Incorporated, Arlington, converted to a federal association under the charter and title of "Metropolitan Federal Savings and Loan Association of Arlington."
	30	Peninsula Savings and Loan Association, Newport News, converted to a federal association under the charter and title of "Peninsula Savings and Loan, Federal Association."
November	18	Blue Ridge Savings and Loan Association, Floyd, converted to a bank under the title of "Blue Ridge Bank."

ACQUISITIONS

September	13	Investors Savings and Loan Association, Richmond, established two branch offices at (1) Mason and Gay Streets, City of Harrisonburg and (2) U.S. Route 33 and State Route 974, Rockingham County, upon the purchase of substantially all of the assets and the assumption of substantially all of the liabilities of Rockingham Savings and Loan Association.
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BRANCH OPENINGS

September	10	Lincoln Savings and Loan Association, Richmond, opened its branch office at 11655 Midlothian Turnpike, Chesterfield County, VA.
November	8	Cardinal Savings and Loan Association, Richmond, opened its branch office at 1919 West Huguenot Road, Chesterfield County, VA.

SAVINGS AND LOAN STATUS CHANGES

BRANCH RELOCATIONS

- | | | |
|----------|----|---|
| May | 14 | Mountain Security Savings and Loan Association, Wytheville, moved its branch office from 531 East Stuart Drive, City of Galax, to 605 East Stuart Drive, City of Galax, VA. |
| June | 7 | Investors Savings and Loan Association, Richmond, moved its branch office from 4910 East Millridge Parkway, Chesterfield County, to 4901 East Millridge Parkway, Chesterfield County, VA. |
| December | 6 | Investors Savings and Loan Association, Richmond, moved its branch office from 1108 East Main Street, City of Richmond, to 1009 East Main Street, City of Richmond, VA. |

EFT FACILITIES

- | | | |
|-----------|----|---|
| September | 23 | Investors Savings and Loan Association, Richmond, opened its facility at the corner of Gayton and Gaskins Road, Henrico County, VA. |
|-----------|----|---|

CLOSINGS

- | | | |
|--------|---|--|
| August | 6 | First Savings and Loan Association of Suffolk, Suffolk, VA, was closed by Order of the State Corporation Commission. The FSLIC was appointed receiver. |
|--------|---|--|

BRANCH CLOSINGS

- | | | |
|----------|----|--|
| April | 30 | Suburban Savings and Loan Association, Annandale, closed its branch at 6201 Leesburg Pike, Fairfax County, VA. |
| August | 20 | Lincoln Savings and Loan Association, Richmond, closed its branch at 7101 Jefferson Davis Highway, Chesterfield County, VA. |
| November | 10 | Heritage Savings and Loan Association, Richmond, closed its branch at 1009 East Main Street, Richmond, VA. |
| November | 15 | Investors Savings and Loan Association, Richmond, closed its branch at 9601 Gayton Road, Henrico County, VA. |
| December | 7 | Heritage Savings and Loan Association, Richmond, closed its branch at 4940 Fitzhugh Avenue, Willow Lawn Shopping Center, Henrico County, VA. |

STATEMENT OF CONDITION

MUTUAL ASSOCIATIONS	SL-217	SL-37
	FIRST COMMON- WEALTH SAVINGS & LOAN ASSOCIATION	MUTUAL SAVINGS AND LOAN ASSOCIATION OF VIRGINIA
	ALEXANDRIA	DANVILLE
	3 OFFICES	5 OFFICES
ASSETS		
1. First mortgage loans	\$ 46,603,194	\$ 59,622,761
2. Home improvement loans	38,629	57,059
3. Loans on savings accounts	803,016	129,499
4. Other loans	—	1,783,762
5. Real estate owned	277,114	433,601
6. Office buildings	504,616	799,067
7. Furniture and fixtures	144,953	71,800
8. Cash on hand and in banks	325,808	352,967
9. Federal Home Loan Bank Stock	470,000	543,800
10. Government obligations	1,634,000	514,222
11. Other investments	581,823	2,267,630
12. Other assets	1,589,284	1,251,434
13. TOTAL ASSETS	\$ 52,972,437	\$ 67,827,602
LIABILITIES		
14. Savings accounts	\$ 44,941,531	\$ 62,758,358
15. Advances from F.H.L.B.	6,275,000	—
16. Borrowed money	—	—
17. Loans in process	160,900	213,558
18. Other liabilities	536,517	685,916
19. TOTAL LIABILITIES	\$ 51,913,948	\$ 63,657,832
NET WORTH		
20. Reserves required by law	\$ 1,058,489	\$ 2,707,567
21. Voluntary reserves	—	—
22. Capital stock	—	—
23. Surplus and undivided profits	—	1,462,203
24. TOTAL NET WORTH	\$ 1,058,489	\$ 4,169,770
25. TOTAL LIABILITIES & NET WORTH	\$ 52,972,437	\$ 67,827,602

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SL-85 FREDERICKS- BURG SAVINGS AND LOAN ASSOCIATION FREDERICKS- BURG	SL-111 PEOPLE'S SAVINGS AND LOAN ASSOCIATION HAMPTON	SL-45 THE COOPERATIVE BUILDING AND LOAN ASSOCIATION OF LYNCH- BURG, INCOR- PORATED LYNCHBURG	SL-142 IMPERIAL SAVINGS & LOAN ASSOCIATION, INCOR- PORATED MARTINSVILLE	SL-84 NEWPORT NEWS SAVINGS AND LOAN ASSOCIATION NEWPORT NEWS	
3 OFFICES	1 OFFICE	5 OFFICES	1 OFFICE	8 OFFICES	
\$ 166,068,388	\$ 11,944,880	\$ 102,631,357	\$ 2,518,753	\$ 136,420,507	1
—	39,515	372,475	371,361	413,912	2
862,494	705,097	1,415,917	223,005	775,629	3
—	182,341	660,913	170,127	9,284,389	4
242,165	194,114	290,675	—	—	5
1,270,275	245,791	1,041,745	75,598	3,563,237	6
676,588	81,363	102,680	12,064	546,546	7
6,898,155	261,653	503,969	653,731	1,079,933	8
1,485,700	127,700	899,800	23,200	1,336,300	9
6,437,813	—	513,315	95,878	33,443,079	10
5,231,855	2,050,000	7,807,063	—	30,395,818	11
2,314,976	85,912	906,187	4,232	2,412,589	12
\$ 191,488,409	\$ 15,918,366	\$ 117,146,096	\$ 4,147,949	\$ 219,671,939	13
\$ 168,527,478	\$ 14,020,511	\$ 102,967,442	\$ 3,750,801	\$ 149,744,415	14
6,600,000	603,000	1,150,000	150,000	26,725,000	15
—	314,883	5,875,702	—	27,663,453	16
916,719	46,682	—	44,620	6,809,549	17
2,810,033	393,949	764,844	30,541	2,665,012	18
\$ 178,854,230	\$ 15,379,025	\$ 110,757,988	\$ 3,975,962	\$ 213,607,429	19
\$ 7,891,775	\$ 381,011	\$ 3,778,883	\$ 122,093	\$ 3,268,943	20
—	108,028	—	—	—	21
—	—	—	—	—	22
4,742,404	50,302	2,609,225	49,894	2,795,567	23
\$ 12,634,179	\$ 539,341	\$ 6,388,108	\$ 171,987	\$ 6,064,510	24
\$ 191,488,409	\$ 15,918,366	\$ 117,146,096	\$ 4,147,949	\$ 219,671,939	25

STATEMENT OF CONDITION

MUTUAL ASSOCIATIONS	SL-108	SL-112
	CHESAPEAKE SAVINGS AND LOAN ASSOCIATION	ELIZABETH BUILDING AND LOAN ASSOCIATION, INCOR- PORATED PORTSMOUTH
	NORFOLK	
	6 OFFICES	1 OFFICE
ASSETS		
1. First mortgage loans	\$ 116,107,131	\$ 2,385,837
2. Home improvement loans	319,779	—
3. Loans on savings accounts	1,199,238	—
4. Other loans	6,894,723	—
5. Real estate owned	49,750	—
6. Office buildings	1,265,960	—
7. Furniture and fixtures	128,285	4,157
8. Cash on hand and in banks	431,442	296,171
9. Federal Home Loan Bank Stock	1,410,000	—
10. Government obligations	5,500,000	—
11. Other investments	498,035	—
12. Other assets	13,122,252	9,581
13. TOTAL ASSETS	\$ 146,926,595	\$ 2,695,746
LIABILITIES		
14. Savings accounts	\$ 112,184,811	\$ 1,200,186
15. Advances from F.H.L.B.	28,200,000	—
16. Borrowed money	2,658,000	1,145,550
17. Loans in process	1,862,945	—
18. Other liabilities	846,729	56,901
19. TOTAL LIABILITIES	\$ 145,752,485	\$ 2,402,637
NET WORTH		
20. Reserves required by law	\$ 1,174,110	\$ 92,365
21. Voluntary reserves	—	—
22. Capital stock	—	—
23. Surplus and undivided profits	—	200,744
24. TOTAL NET WORTH	\$ 1,174,110	\$ 293,109
25. TOTAL LIABILITIES & NET WORTH	\$ 146,926,595	\$ 2,695,746

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SL-141	SL-15	
HOMESTEAD SAVINGS AND LOAN ASSOCIATION	SOUTHWEST VIRGINIA SAVINGS AND LOAN ASSOCIATION	
PORTSMOUTH	ROANOKE	
1 OFFICE	5 OFFICES	
\$ 5,223,272	\$ 48,109,322	1
621,409	221,417	2
66,567	185,504	3
—	108,804	4
—	141,466	5
135,628	1,712,612	6
40,798	249,847	7
100,806	696,631	8
44,200	449,000	9
—	200,000	10
311,567	3,099,795	11
43,369	755,752	12
\$ 6,587,616	\$ 55,930,150	13
\$ 5,726,247	\$ 52,008,761	14
100,000	2,250,000	15
100,000	94,428	16
—	6,098	17
46,934	470,582	18
\$ 5,973,181	\$ 54,829,869	19
\$ 201,953	\$ —	20
139,689	—	21
—	—	22
272,793	1,100,281	23
\$ 614,435	\$ 1,100,281	24
\$ 6,587,616	\$ 55,930,150	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-191	SL-259
	SHORE SAVINGS AND LOAN ASSOCIATION	MOUNT VERNON SAVINGS AND LOAN ASSOCIATION
	ACCOMACK	ALEXANDRIA
	3 OFFICES	1 OFFICE
ASSETS		
1. First mortgage loans	\$ 14,980,796	\$ 163,527,793
2. Home improvement loans	32,241	401,637
3. Loans on savings accounts	72,811	396,933
4. Other loans	120,647	1,068,993
5. Real estate owned	31,541	1,435,603
6. Office buildings	60,718	309,134
7. Furniture and fixtures	16,400	446,781
8. Cash on hand and in banks	55,969	2,993,434
9. Federal Home Loan Bank Stock	132,600	407,700
10. Government obligations	500,000	—
11. Other investments	1,328,973	830,454
12. Other assets	33,905	8,101,308
13. TOTAL ASSETS	\$ 17,366,601	\$ 179,919,770
LIABILITIES		
14. Savings accounts	\$ 16,237,485	\$ 120,307,837
15. Advances from F.H.L.B.	—	1,000,000
16. Borrowed money	—	—
17. Loans in process	47,966	51,592,642
18. Other liabilities	178,573	4,921,125
19. TOTAL LIABILITIES	\$ 16,464,024	\$ 177,821,604
NET WORTH		
20. Reserves required by law	\$ 477,000	\$ 169,122
21. Voluntary reserves	—	—
22. Capital stock	100,300	1,100,420
23. Surplus and undivided profits	325,277	828,624
24. TOTAL NET WORTH	\$ 902,577	\$ 2,098,166
25. TOTAL LIABILITIES & NET WORTH	\$ 17,366,601	\$ 179,919,770

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SL-173 SUBURBAN SAVINGS AND LOAN ASSOCIATION ANNANDALE 13 OFFICES	SL-171 NORTHERN VIRGINIA SAVINGS AND LOAN ASSOCIATION ARLINGTON 9 OFFICES	SL-229 CAROLINE SAVINGS AND LOAN ASSOCIATION BOWLING GREEN 1 OFFICE	SL-267 GUARANTY SAVINGS AND LOAN ASSOCIATION CHARLOTTES- VILLE 1 OFFICE	SL-231 RAPPA- HANNOCK SAVINGS AND LOAN ASSOCIATION FREDERICKS- BURG 2 OFFICES	
\$ 254,834,675	\$ 203,350,711	\$ 10,097,451	\$ 5,803,617	\$ 26,991,406	1
—	—	65,556	—	—	2
3,164,458	1,279,199	101,655	106,357	418,898	3
—	1,159,989	45,152	324,829	283,385	4
853,711	614,810	—	181,687	—	5
8,378,559	1,817,500	215,454	11,567	676,627	6
595,146	403,786	14,244	35,107	83,141	7
2,276,010	1,205,684	479,589	2,681,786	733,373	8
2,479,200	3,555,500	96,300	32,300	250,400	9
7,000,000	9,752,595	—	—	200,000	10
4,284,877	2,431,263	981,204	715,000	1,000,000	11
7,300,987	44,112,114	601,263	52,551	394,451	12
\$ 291,167,623	\$ 269,683,151	\$ 12,697,868	\$ 9,944,801	\$ 31,031,681	13
\$ 241,211,798	\$ 194,793,330	\$ 10,784,571	\$ 7,888,084	\$ 27,833,014	14
24,100,000	68,030,000	800,000	—	1,250,000	15
1,526,114	—	452,434	648,345	96,802	16
9,516,252	10,900	—	116,300	30,000	17
7,237,466	3,884,870	100,372	127,463	194,909	18
\$ 283,591,630	\$ 266,719,100	\$ 12,137,377	\$ 8,780,192	\$ 29,404,725	19
\$ —	\$ 2,515,721	\$ 110,030	\$ 91,752	\$ 158,238	20
—	—	—	—	—	21
212,598	387,247	225,965	671,460	808,800	22
7,363,395	61,083	224,496	401,397	659,918	23
\$ 7,575,993	\$ 2,964,051	\$ 560,491	\$ 1,164,609	\$ 1,626,956	24
\$ 291,167,623	\$ 269,683,151	\$ 12,697,868	\$ 9,944,801	\$ 31,031,681	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-216	SL-196
	FRONT ROYAL SAVINGS AND LOAN ASSOCIATION	GALAX SAVINGS AND LOAN ASSOCIATION
	FRONT ROYAL 1 OFFICE	GALAX 2 OFFICES
ASSETS		
1. First mortgage loans	\$ 6,137,584	\$ 20,236,792
2. Home improvement loans	61,938	147,932
3. Loans on savings accounts	115,729	206,377
4. Other loans	183,249	776,634
5. Real estate owned	3,796	65,632
6. Office buildings	167,408	109,054
7. Furniture and fixtures	113,159	27,116
8. Cash on hand and in banks	2,656,434	2,988,545
9. Federal Home Loan Bank Stock	32,800	199,300
10. Government obligations	1,000,000	—
11. Other investments	1,663,842	239,183
12. Other assets	227,627	719,926
13. TOTAL ASSETS	\$ 12,363,566	\$ 25,716,491
LIABILITIES		
14. Savings accounts	\$ 10,664,802	\$ 24,429,256
15. Advances from F.H.L.B.	200,000	—
16. Borrowed money	12,081	—
17. Loans in process	189,542	27,125
18. Other liabilities	90,117	66,159
19. TOTAL LIABILITIES	\$ 11,156,542	\$ 24,522,540
NET WORTH		
20. Reserves required by law	\$ 18,200	\$ 681,970
21. Voluntary reserves	—	99,994
22. Capital stock	866,770	234,645
23. Surplus and undivided profits	322,054	177,342
24. TOTAL NET WORTH	\$ 1,207,024	\$ 1,193,951
25. TOTAL LIABILITIES & NET WORTH	\$ 12,363,566	\$ 25,716,491

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SL-276 STANDARD SAVINGS AND LOAN ASSOCIATION GRUNDY 1 OFFICE	SL-228 FIRST COLONIAL SAVINGS AND LOAN ASSOCIATION HOPEWELL 5 OFFICES	SL-201 COMMON- WEALTH SAVINGS AND LOAN ASSOCIATION MANASSAS 2 OFFICES	SL-253 McLEAN SAVINGS AND LOAN ASSOCIATION McLEAN 2 OFFICES	SL-223 BLACK DIAMOND SAVINGS AND LOAN ASSOCIATION, INC. NORTON 3 OFFICES	
\$ 3,055,333	\$ 27,556,739	\$ 43,679,630	\$ 47,454,216	\$ 21,194,676	1
19,111	294,147	129,886	—	664,836	2
42,841	1,059,270	767,633	138,171	924,985	3
35,292	2,299,948	407,582	768,930	33,000	4
70,657	606,413	255,528	—	425,320	5
192,883	627,803	686,845	34,420	534,599	6
42,345	92,800	108,137	193,675	92,368	7
466,004	964,060	1,597,955	(304,949)	337,590	8
17,300	397,500	485,000	191,200	196,900	9
471,828	11,223,788	600,000	248,125	800,000	10
1,551,253	8,392,364	200,000	1,691,877	25,000	11
73,852	1,432,014	1,956,511	1,279,258	366,138	12
\$ 6,038,699	\$ 54,946,846	\$ 50,874,707	\$ 51,694,923	\$ 25,595,412	13
\$ 4,512,790	\$ 35,967,077	\$ 41,123,160	\$ 38,022,853	\$ 21,080,331	14
—	7,950,000	4,900,000	650,000	2,875,000	15
—	8,730,867	—	6,997,956	1,100,000	16
—	821,914	1,211,496	1,597,057	8,730	17
36,646	408,702	2,479,584	1,940,413	458,838	18
\$ 4,549,436	\$ 53,878,560	\$ 49,714,240	\$ 49,208,279	\$ 25,522,899	19
\$ —	\$ 203,614	\$ 429,964	\$ 92,762	\$ 295,903	20
—	—	—	—	36,745	21
1,063,000	722,307	912,996	998,250	350,500	22
426,263	142,365	(182,493)	1,395,632	(610,635)	23
\$ 1,489,263	\$ 1,068,286	\$ 1,160,467	\$ 2,486,644	\$ 72,513	24
\$ 6,038,699	\$ 54,946,846	\$ 50,874,707	\$ 51,694,923	\$ 25,595,412	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-67	SL-264
	VIRGINIA FIRST SAVINGS AND LOAN ASSOCIATION	SENTINEL SAVINGS AND LOAN ASSOCIATION
	PETERSBURG	RICHLANDS
	13 OFFICES	2 OFFICES
ASSETS		
1. First mortgage loans	\$ 207,986,139	\$ 9,652,583
2. Home improvement loans	46,438	—
3. Loans on savings accounts	937,851	611,045
4. Other loans	8,477,280	2,628,882
5. Real estate owned	2,807,697	—
6. Office buildings	2,717,749	339,948
7. Furniture and fixtures	661,856	54,475
8. Cash on hand and in banks	9,833,752	350,612
9. Federal Home Loan Bank Stock	2,221,500	79,800
10. Government obligations	—	—
11. Other investments	13,827,694	1,529,063
12. Other assets	8,648,615	65,641
13. TOTAL ASSETS	\$ 258,166,571	\$ 15,312,049
LIABILITIES		
14. Savings accounts	\$ 187,068,649	\$ 13,920,115
15. Advances from F.H.L.B.	38,940,000	—
16. Borrowed money	8,084,457	30,395
17. Loans in process	712,737	—
18. Other liabilities	10,202,716	110,228
19. TOTAL LIABILITIES	\$ 245,008,559	\$ 14,060,738
NET WORTH		
20. Reserves required by law	\$ 7,125,000	\$ 21,500
21. Voluntary reserves	—	—
22. Capital stock	4,537,632	841,950
23. Surplus and undivided profits	1,495,380	387,861
24. TOTAL NET WORTH	\$ 13,158,012	\$ 1,251,311
25. TOTAL LIABILITIES & NET WORTH	\$ 258,166,571	\$ 15,312,049

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SL-282 CARDINAL SAVINGS AND LOAN ASSOCIATION	SL-225 COLONIAL SAVINGS AND LOAN ASSOCIATION	SL-209 HERITAGE SAVINGS AND LOAN ASSOCIATION	SL-239 INVESTORS SAVINGS AND LOAN ASSOCIATION	SL-226 LINCOLN SAVINGS AND LOAN ASSOCIATION	
RICHMOND	RICHMOND	RICHMOND	RICHMOND	RICHMOND	
2 OFFICES	8 OFFICES	16 OFFICES	11 OFFICES	5 OFFICES	
\$ 6,689,713	\$ 95,408,889	\$ 337,504,676	\$ 156,059,466	\$ 48,782,675	1
3,196	—	—	217,716	44,423	2
133,403	1,386,342	5,073,249	1,156,120	5,535,538	3
53,976	3,974,101	—	12,535,108	9,108,135	4
—	526,781	2,293,066	1,062,554	178,049	5
—	831,035	679,909	2,196,159	212,271	6
369,430	453,852	1,911,214	906,551	268,916	7
1,991,439	6,008,131	11,304,451	6,301,509	1,070,280	8
13,300	883,100	3,852,100	1,561,600	319,000	9
10,019,740	195,679	13,350,000	10,223,153	21,340,164	10
5,088,000	3,888,148	1,268,724	41,754,022	14,571,797	11
994,074	5,216,633	38,083,155	31,792,263	41,300	12
\$ 25,356,271	\$ 118,772,691	\$ 415,320,544	\$ 265,866,221	\$ 101,472,548	13
\$ 14,665,580	\$ 84,949,819	\$ 347,021,520	\$ 190,980,072	\$ 66,169,296	14
250,000	15,800,000	47,399,499	27,660,000	4,880,000	15
6,976,769	10,720,093	4,006,016	25,295,895	12,943,517	16
1,179,977	652,257	6,266,881	8,785,358	3,524,441	17
100,375	5,161,579	4,944,431	8,779,351	11,776,613	18
\$ 23,172,701	\$ 117,283,748	\$ 409,638,347	\$ 261,500,676	\$ 99,293,867	19
\$ 407,375	\$ 482,000	\$ 3,131,400	\$ —	\$ —	20
—	—	—	—	—	21
1,629,500	796,075	630,000	2,477,145	911,326	22
146,695	210,868	1,920,797	1,888,400	1,267,355	23
\$ 2,183,570	\$ 1,488,943	\$ 5,682,197	\$ 4,365,545	\$ 2,178,681	24
\$ 25,356,271	\$ 118,772,691	\$ 415,320,544	\$ 265,866,221	\$ 101,472,548	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-179	SL-200
	PROVIDENCE SAVINGS AND LOAN ASSOCIATION	UNITED SAVINGS AND LOAN ASSOCIATION
	VIENNA	VIENNA
	10 OFFICES	6 OFFICES
ASSETS		
1. First mortgage loans	\$111,640,495	\$ 83,813,066
2. Home improvement loans	—	6,727
3. Loans on savings accounts	1,275,448	424,964
4. Other loans	50,500	10,390,187
5. Real estate owned	2,682,364	322,814
6. Office buildings	1,238,902	254,134
7. Furniture and fixtures	428,217	326,568
8. Cash on hand and in banks	1,621,304	2,420,930
9. Federal Home Loan Bank Stock	1,079,400	942,500
10. Government obligations	1,675,000	3,655,231
11. Other investments	30,853,436	6,448,302
12. Other assets	2,739,420	1,066,361
13. TOTAL ASSETS	\$155,284,486	\$ 110,071,784
LIABILITIES		
14. Savings accounts	\$134,329,242	\$ 75,433,798
15. Advances from F.H.L.B.	13,625,000	18,850,000
16. Borrowed money	1,178,226	4,409,650
17. Loans in process	412,458	6,531,071
18. Other liabilities	1,506,430	777,283
19. TOTAL LIABILITIES	\$151,051,356	\$ 106,001,802
NET WORTH		
20. Reserves required by law	\$ 4,517,812	\$ —
21. Voluntary reserves	—	—
22. Capital stock	1,205,585	2,669,750
23. Surplus and undivided profits	(1,490,267)	1,400,232
24. TOTAL NET WORTH	\$ 4,233,130	\$ 4,069,982
25. TOTAL LIABILITIES & NET WORTH	\$155,284,486	\$ 110,071,784

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SL-260 SEABOARD SAVINGS AND LOAN ASSOCIATION VIRGINIA BEACH	SL-185 JEFFERSON SAVINGS AND LOAN ASSOCIATION WARRENTON	SL-252 LIBERTY SAVINGS AND LOAN ASSOCIATION WARRENTON	SL-172 OLD DOMINION SAVINGS AND LOAN ASSOCIATION WINCHESTER	SL-187 FIRST AMERICAN SAVINGS & LOAN ASSOCIATION WOODBIDGE	
3 OFFICES	9 OFFICES	1 OFFICE	9 OFFICES	12 OFFICES	
\$ 30,518,554	\$ 194,627,577	\$ 20,744,727	\$ 127,063,246	\$ 157,306,601	1
748,800	30,491	—	—	18,902	2
575,502	1,490,868	382,825	705,302	3,041,629	3
—	83,611	1,300,623	50,436	380,096	4
—	990,790	390,637	—	562,937	5
—	1,995,913	275,151	2,454,860	982,694	6
—	248,258	84,779	223,005	422,063	7
430,169	763,287	516,267	2,233,418	1,023,584	8
216,400	1,879,400	97,500	1,429,200	1,200,000	9
—	6,513,106	—	499,889	7,482,241	10
4,596,374	16,235,905	207,079	39,102,766	4,100,000	11
678,849	31,394,890	798,812	7,323,639	9,820,023	12
\$ 37,764,648	\$ 256,254,096	\$ 24,798,400	\$ 181,085,761	\$ 186,340,770	13
\$ 32,460,407	\$ 203,132,195	\$ 19,754,160	\$ 157,506,061	\$ 117,343,069	14
500,000	27,200,000	130,000	6,900,000	24,000,000	15
1,100,000	14,077,053	—	9,537,755	22,893,988	16
883,532	4,127,287	3,390,502	424,336	13,560,468	17
191,226	2,543,645	358,868	344,773	4,162,517	18
\$ 35,135,165	\$ 251,080,180	\$ 23,633,530	\$ 174,712,925	\$ 181,960,042	19
\$ —	\$ 4,094,879	\$ 43,493	\$ 5,035,692	\$ 1,980,726	20
—	—	—	—	—	21
1,250,000	535,130	701,290	928,296	501,854	22
1,379,483	543,907	420,087	408,848	1,898,148	23
\$ 2,629,483	\$ 5,173,916	\$ 1,164,870	\$ 6,372,836	\$ 4,380,728	24
\$ 37,764,648	\$ 256,254,096	\$ 24,798,400	\$ 181,085,761	\$ 186,340,770	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS		SL-244 MOUNTAIN SECURITY SAVINGS AND LOAN ASSOCIATION WYTHEVILLE 4 OFFICES
ASSETS		
1. First mortgage loans		\$ 29,018,243
2. Home improvement loans		203,730
3. Loans on savings accounts		513,424
4. Other loans		615,155
5. Real estate owned		343,398
6. Office buildings		140,267
7. Furniture and fixtures		241,280
8. Cash on hand and in banks		443,105
9. Federal Home Loan Bank Stock		198,200
10. Government obligations		200,000
11. Other investments		10,665,782
12. Other assets		647,123
13. TOTAL ASSETS		\$ 43,229,707
LIABILITIES		
14. Savings accounts		\$ 40,275,717
15. Advances from F.H.L.B.		1,400,000
16. Borrowed money		—
17. Loans in process		102,954
18. Other liabilities		501,355
19. TOTAL LIABILITIES		\$ 42,280,026
NET WORTH		
20. Reserves required by law		\$ 128,411
21. Voluntary reserves		—
22. Capital stock		1,059,773
23. Surplus and undivided profits		(238,503)
24. TOTAL NET WORTH		\$ 949,681
25. TOTAL LIABILITIES & NET WORTH		\$ 43,229,707

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings & Loan
Association

301 South Washington Street 22314

Br: 501 King Street

Brs: Providence Savings and Loan
Association
3500 Mount Vernon Avenue
231 South Van Dorn Street

Br: United Savings and Loan Association
1500 North Beauregard Street

EFT: 5100 Filmore Avenue

CITY OF CHARLOTTESVILLE

Guaranty Savings and Loan Association
206 Fifth Street, N.E.
Charlottesville 22902

Br: Investors Savings and Loan
Association
2033 Ivy Road

Br: Jefferson Savings and Loan
Association
300 Preston Avenue

Br: Suburban Savings and Loan
Association
1709 Emmet Street

CITY OF CHESAPEAKE

Brs: Chesapeake Savings and Loan
Association
604 Liberty Street
213 Battlefield Boulevard, South

CITY OF COLONIAL HEIGHTS

Br: Virginia First Savings and Loan
Association
Newcastle Drive & Boulevard

CITY OF DANVILLE

Mutual Savings and Loan Association of
Virginia

500 Main Street 24541

Brs: 539 Arnett Boulevard
600 West Main Street

CITY OF EMPORIA

Br: Virginia First Savings and Loan
Association
Weaver & North Main Streets

CITY OF FREDERICKSBURG

Br: First American Savings & Loan
Association
1316 Jefferson Davis Highway

Fredericksburg Savings and Loan Association
400 George Street 22401

Rappahannock Savings and Loan Association
614 Princess Anne Avenue 22401

Br: 325 Jefferson Davis Highway

CITY OF GALAX

Galax Savings and Loan Association
118 North Main Street 24333

Br: Mountain Security Savings and Loan
Association
605 East Stuart Drive

CITY OF HAMPTON

Brs: Newport News Savings and Loan
Association
30 South Armistead Avenue
2034 Coliseum Drive

People's Savings and Loan Association
101 North Armistead Avenue 23369

CITY OF HARRISONBURG

Br: Investors Savings and Loan
Association
Mason and Gay Streets

CITY OF HOPEWELL

First Colonial Savings and Loan Association
5100 Oaklawn Boulevard 23860

Br: Virginia First Savings and Loan
Association
Main Street & Poythress Street

CITY OF LYNCHBURG

Cooperative Building and Loan Association of
Lynchburg, Incorporated, The
1001 Church Street 24505

Brs: 2015 Wards Road
3309 Old Forest Road

Br: Jefferson Savings and Loan
Association
2120 Langhorne Road

CITY OF MANASSAS

Commonwealth Savings and Loan Association
9201 West Church Street 22110

Brs: First American Savings & Loan
Association
9514 West Center Street
135 Manassas Mall

CITY OF MARTINSVILLE

Imperial Savings & Loan Association,
Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings and Loan Association
301 Hiden Boulevard 23606

Brs: 13777 Warwick Boulevard
2600 Washington Avenue
637 79th Street

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

CITY OF NORFOLK

Chesapeake Savings and Loan Association
Brambleton & Granby Streets 23510

Brs: Virginia First Savings and Loan
Association
402 South Jefferson Street
1430 Hersherberger Road, N.W.

CITY OF NORTON

Black Diamond Savings and Loan Association,
Inc.
440 Park Avenue 24273

CITY OF SALEM

Br: Southwest Virginia Savings and Loan
Association
40 West Main Street

CITY OF PETERSBURG

Br: First Colonial Savings and Loan
Association
1883 South Crater Road
Virginia First Savings and Loan Association
Adams & Franklin Streets 23803
Br: 2048 South Sycamore Street

CITY OF STAUNTON

Br: Old Dominion Savings and Loan
Association
205 North Central Avenue

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association,
Incorporated
519 Washington Street 23704
Homestead Savings and Loan Association
3001 High Street 23707

CITY OF VIRGINIA BEACH

Brs: Chesapeake Savings and Loan
Association
2013 Pleasure House Road
6056 East Indian River Road
1316 North Great Neck Road
Br: First American Savings & Loan
Association
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard

CITY OF RICHMOND

Cardinal Savings and Loan Association
616 East Franklin Street 23219

Seaboard Savings and Loan Association
501 South Independence Boulevard 23452
Br: 2943 Shore Drive, Be-Lo Shopping
Center

Brs: Colonial Savings and Loan
Association
4727 Walmsley Boulevard
7100 Three Chopt Road

CITY OF WAYNESBORO

Br: Old Dominion Savings and Loan
Association
116 South Wayne Avenue

Brs: Heritage Savings and Loan
Association
1001 East Main Street
6980 Forest Hill Avenue
2024-A Grove Avenue
3543 West Cary Street

CITY OF WINCHESTER

Br: Heritage Savings and Loan
Association
426 Weems Lane

Brs: Investors Savings and Loan
Association
410 Libbie Avenue
1009 East Main Street
7012 Marlowe Road

Old Dominion Savings and Loan Association
202 West Boscawen Street 22601
Br: 136 Weems Lane

Brs: Virginia First Savings and Loan
Association
821 East Main Street
1210 Westover Hills Boulevard

COUNTIES**CITY OF ROANOKE**

Br: Jefferson Savings and Loan
Association
130 Church Avenue, S.W.
Southwest Virginia Savings and Loan
Association
306 Second Street, S.W. 24011
Br: 1611 Hersherberger Road, N.W.

ACCOMACK COUNTY

Shore Savings and Loan Association
U.S. Route 13
Accomac 23301

ALBEMARLE COUNTY

Br: Jefferson Savings and Loan
Association
1705 Seminole Trail

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

AMHERST COUNTY

Brs: Cooperative Building and Loan
Association of Lynchburg,
Incorporated, The
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison
Heights

Brs: Lincoln Savings and Loan
Association
4121 Meadowdale Boulevard
11655 Midlothian Turnpike
Br: Virginia First Savings and Loan
Association
State Route 10 & U.S. Route 1,
Chester

ARLINGTON COUNTY

Northern Virginia Savings and Loan
Association
5350 Lee Highway
Arlington 22207

Brs: 4005 Wilson Boulevard
6402 Williamsburg Boulevard

Brs: Suburban Savings and Loan
Association
4054 South 28th Street
2444 North Harrison Street

Brs: United Savings and Loan Association
3709 Columbia Pike
3141 Lee Highway

CULPEPER COUNTY

Br: Jefferson Savings and Loan
Association
701 South Main Street

DINWIDDIE COUNTY

Br: First Colonial Savings and Loan
Association
U.S. Route 1, Dinwiddie
Courthouse, Dinwiddie

FAIRFAX COUNTY

Br: First American Savings & Loan
Association
14098 Lee Highway, Centreville

Br: First Commonwealth Savings & Loan
Association
5119 Leesburg Pike

McLean Savings and Loan Association
1307 Dolly Madison Boulevard
McLean 22101

Br: 11301 Sunset Hills Road, Reston

Mount Vernon Savings and Loan Association
2604 Sherwood Hall Lane 22306

Brs: Northern Virginia Savings and Loan
Association
6224 Little River Turnpike
6349-D Columbia Pike, Bailey's
Crossroads
9520 East Main Street
2928-A Chain Bridge Road, Oakton
12002 North Shore Drive, Reston
8940 Burke Lake Road, Springfield

Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180

Brs: 6120 Rose Hill Drive
8702 Richmond Highway
9272 Old Keene Mill Road, Burke
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean

Suburban Savings and Loan Association
7620 Little River Turnpike
Annandale 22003

Brs: 6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's
Crossroads
Leesburg Pike & U.S. Route 50,
Seven Corners Regional Shopping
Center

BUCHANAN COUNTY

Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614

CAROLINE COUNTY

Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427

CARROLL COUNTY

Br: Galax Savings and Loan Association
Main & Grayson Streets, Hillsville

CHESTERFIELD COUNTY

Br: Cardinal Savings and Loan
Association
1919 West Huguenot Road

Colonial Savings and Loan Association
10051 Midlothian Turnpike 23235

Br: 10041 Midlothian Turnpike

Br: First Colonial Savings and Loan
Association
10100 Hull Street Road

Brs: Heritage Savings and Loan
Association
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike

Brs: Investors Savings and Loan
Association
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

7949 Tysons Corner Shopping
Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

United Savings and Loan Association
501 Maple Avenue, West
Vienna 22180

Brs: 9450 Arlington Boulevard
9527 Braddock Road

EFT: 9229 Arlington Boulevard

FAUQUIER COUNTY

Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186

Liberty Savings and Loan Association
155 Broadview Avenue
Warrenton 22186

GILES COUNTY

Br: Mountain Security Savings and Loan
Association
602 Wenonah Avenue, Pearisburg

HALIFAX COUNTY

Br: Mutual Savings and Loan Association
of Virginia
4018 Halifax Road

HANOVER COUNTY

Brs: Heritage Savings and Loan
Association
5711 Mechanicsville Pike,
Mechanicsville
Atlee Square Shopping Center,
2373 Atlee Road

Br: Virginia First Savings and Loan
Association
201 North Washington Highway,
Ashland

HENRICO COUNTY

Brs: Colonial Savings and Loan
Association
Laburnum Avenue & Finley Street
7923 West Broad Street
6201 River Road

Heritage Savings and Loan Association
500 Forest Avenue 23229

Brs: 4926 West Broad Street
1650 Parham Road
5007 Brook Road
8721 Staples Mill Road
6200 Lakeside Avenue

Investors Savings and Loan Association
8001 West Broad Street 23229

Brs: 9605 Gayton Road

EFT: Corner of Gayton & Gaskins Road

Lincoln Savings and Loan Association
8907 Patterson Avenue 23229

Brs: 3605 Mechanicsville Pike
5801 Patterson Avenue

Br: Virginia First Savings and Loan
Association
Parham & Three Chopt Roads

HENRY COUNTY

Br: Mutual Savings and Loan Association
of Virginia
U.S. Route 220 & Sunset Road,
Collinsville

JAMES CITY COUNTY

Br: Newport News Savings and Loan
Association
1312 Jamestown Road

LEE COUNTY

Br: Black Diamond Savings and Loan
Association, Inc.
700 East Morgan Avenue,
Pennington Gap

LOUDOUN COUNTY

Br: First American Savings & Loan
Association
101 East Holly Avenue, Sterling

Brs: Jefferson Savings and Loan
Association
7 North King Street, Leesburg
170-J South Catoclin Circle,
Leesburg

Br: Old Dominion Savings and Loan
Association
Main & 21st Streets, Purcellville

MONTGOMERY COUNTY

Br: Old Dominion Savings and Loan
Association
28 East Main Street, Christiansburg

NORTHAMPTON COUNTY

Brs: Shore Savings and Loan Association
U.S. Route 13, Cheriton
Bank Street, Exmore

NOTTOWAY COUNTY

Br: First Colonial Savings and Loan
Association
Blackstone Shopping Center,
Blackstone

PAGE COUNTY

Br: Jefferson Savings and Loan
Association
20 East Luray Shopping Center,
Luray

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1982

POWHATAN COUNTY

- Br: Colonial Savings and Loan
Association
State Route 671 & U.S. Route 60,
Flat Rock

PRINCE WILLIAM COUNTY

- Br: Commonwealth Savings and Loan
Association
7410 Sudley Road
- First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191
- Brs: 13953 Jefferson Davis Highway,
Woodbridge
2215 Old Bridge Road, Woodbridge
- Br: Providence Savings and Loan
Association
14529 Jefferson Davis Highway,
Woodbridge

ROANOKE COUNTY

- Brs: Southwest Virginia Savings and Loan
Association
2133 Electric Road, S.W.
200 Maple Street, Vinton
- Br: Virginia First Savings and Loan
Association
203 Virginia Avenue, Vinton

ROCKINGHAM COUNTY

- Brs: Old Dominion Savings and Loan
Association
224 South Main Street
1746 East Market Street
- Br: Investors Savings and Loan
Association
U.S. Route 33 & Virginia Secondary
Highway 974

SHENANDOAH COUNTY

- Br: Old Dominion Savings and Loan
Association
115 West Spring Street, Woodstock

SPOTSYLVANIA COUNTY

- Br: Fredericksburg Savings and Loan
Association
4535 Lafayette Boulevard

STAFFORD COUNTY

- Br: First American Savings & Loan
Association
1396 Garrisonville Road
- Br: Fredericksburg Savings and Loan
Association
State Route 610, Garrisonville

TAZEWELL COUNTY

- Br: Black Diamond Savings and Loan
Association, Inc.
122 Fairfax Avenue, Richlands
- Br: Mountain Security Savings and Loan
Association
427 Virginia Avenue, Bluefield
- Sentinel Savings and Loan Association
315 Railroad Avenue
Richlands 24641
- Br: State Route 61, 4-Way at Market
Street, Tazewell

WARREN COUNTY

- Front Royal Savings and Loan Association
Commerce Avenue & Sixth Street
Front Royal 22630

WYTHE COUNTY

- Mountain Security Savings and Loan
Association
185 East Main Street
Wytheville 24382

YORK COUNTY

- Br: Newport News Savings and Loan
Association
2018 U.S. Route 17, Grafton
Shopping Center, Grafton

ALPHABETICAL LISTING BY NAME
OF STATE SAVINGS AND LOANS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

- (S) Black Diamond Savings and Loan Association, Inc.
440 Park Avenue
Norton 24273
Year Opened—1973
C.E.O.—L. Castle
Br: Lee County—
700 East Morgan Avenue,
Pennington Gap
Tazewell County—
122 Fairfax Avenue, Richlands
- (S) Cardinal Savings and Loan Association
616 East Franklin Street
Richmond 23219
Year Opened—1981
C.E.O.—M. C. Harlow, III
Br: Chesterfield County—
1919 West Huguenot Road
- (S) Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427 (Caroline County)
Year Opened—1974
C.E.O.—W. R. Southworth
- (M) Chesapeake Savings and Loan Association
Brambleton and Granby Streets
Norfolk 23510
Year Opened—1895
C.E.O.—F. N. Wood
Br: City of Chesapeake—
604 Liberty Street
213 Battlefield Boulevard, South
City of Virginia Beach—
2013 Pleasure House Road
6056 East Indian River Road
1316 North Great Neck Road
- (S) Colonial Savings and Loan Association
10051 Midlothian Turnpike
Richmond 23235 (Chesterfield County)
Year Opened—1973
C.E.O.—J. F. Carroll, III
Br: City of Richmond—
4727 Walmsley Boulevard
7100 Three Chopt Road
Chesterfield County—
10041 Midlothian Turnpike
Henrico County—
Laburnum Avenue & Finley Street
7923 West Broad Street
6201 River Road
Powhatan County—
State Route 671 & U.S. Route 60,
Flat Rock
- (S) Commonwealth Savings and Loan Association
9201 West Church Street, P.O. Box 527
Manassas 22110
Year Opened—1967
C.E.O.—H. W. Evans, Jr.
- Br: Prince William County—
7410 Sudley Road
- (M) Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street, P.O. Box 340
Lynchburg 24505
Year Opened—1914
C.E.O.—W. J. Conner
Br: City of Lynchburg—
2015 Wards Road
3309 Old Forest Road
Amherst County—
U.S. Route 60 & 29, Amherst
Amherst Turnpike,
Madison Heights
- (M) Elizabeth Building and Loan Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened—1912
C.E.O.—C. O. Barclay, Jr.
- (S) First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191 (Prince William County)
Year Opened—1963
C.E.O.—J. H. Harrison
Br: City of Fredericksburg—
1316 Jefferson Davis Highway
City of Manassas—
9514 West Center Street
135 Manassas Mall
City of Virginia Beach—
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
Fairfax County—
14098 Lee Highway, Centreville
Loudoun County—
101 East Holly Avenue, Sterling
Prince William County—
13953 Jefferson Davis Highway,
Woodbridge
2215 Old Bridge Road,
Woodbridge
Stafford County—
1396 Garrisonville Road
- (S) First Colonial Savings and Loan Association
5100 Oaklawn Boulevard, P.O. Box 1211
Hopewell 23860
Year Opened—1975
C.E.O.—James Stewart
Br: City of Petersburg—
1883 South Crater Road
Chesterfield County—
10100 Hull Street Road

ALPHABETICAL LISTING BY NAME
OF STATE SAVINGS AND LOANS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

- Dinwiddie County—
U.S. Route 1, Dinwiddie
Courthouse, Dinwiddie
Nottoway County—
Blackstone Shopping Center,
Blackstone
- (M) First Commonwealth Savings & Loan
Association
301 South Washington Street
Alexandria 22314
Year Opened—1969
C.E.O.—H. R. Boltwood
Brs: City of Alexandria—
501 King Street
Fairfax County—
5119 Leesburg Pike
- (M) Fredericksburg Savings and Loan
Association
400 George Street
Fredericksburg 22401
Year Opened—1922
C.E.O.—Lawrence McMurtry
Brs: Spotsylvania County—
4535 Lafayette Boulevard
Stafford County—
State Route 610, Garrisonville
- (S) Front Royal Savings and Loan
Association
Commerce Avenue & Sixth Street, P.O.
Box 1238
Front Royal 22630 (Warren County)
Year Opened—1980
C.E.O.—R. S. Gilliam
- (S) Galax Savings and Loan Association
118 North Main Street
Galax 24333
Year Opened—1962
C.E.O.—L. A. Kyle
Br: Carroll County—
Main & Grayson Streets, Hillsville
- (S) Guaranty Savings and Loan Association
206 Fifth Street, N.E., P.O. Box 1305
Charlottesville 22902
Year Opened—1981
C.E.O.—M. H. McKeever
- (S) Heritage Savings and Loan Association
500 Forest Avenue
Richmond 23229 (Henrico County)
Year Opened—1967
C.E.O.—J. E. C. Davis
Brs: City of Richmond—
6980 Forest Hill Avenue
2024-A Grove Avenue
3543 West Cary Street
1001 East Main Street
City of Winchester—
426 Weems Lane
- Chesterfield County—
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike
Hanover County—
5711 Mechanicsville Pike,
Mechanicsville
2373 Atlee Road, Atlee Square
Shopping Center
Henrico County—
4926 West Broad Street
1650 Parham Road
5007 Brook Road
8721 Staples Mill Road
6200 Lakeside Avenue
- (M) Homestead Savings and Loan Association
3001 High Street
Portsmouth 23707
Year Opened—1928
C.E.O.—R. C. Reinhold
- (M) Imperial Savings & Loan Association,
Incorporated
211 Fayette Street
Martinsville 24112
Year Opened—1929
C.E.O.—W. B. Muse, Jr.
- (S) Investors Savings and Loan Association
8001 West Broad Street
Richmond 23229 (Henrico County)
Year Opened—1974
C.E.O.—T. P. Baker
Brs: City of Charlottesville—
2033 Ivy Road
City of Harrisonburg—
Mason and Gay Streets
City of Richmond—
410 Libbie Avenue
1009 East Main Street
7012 Marlow Road
Chesterfield County—
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive
Henrico County—
9605 Gayton Road
Rockingham County—
U.S. Route 33 and State Route 974
EFT: Henrico County—
Corner of Gayton and Gaskins
Road
- (S) Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186 (Fauquier County)
Year Opened—1960
C.E.O.—T. L. May
Brs: City of Charlottesville—
300 Preston Avenue
City of Lynchburg—
2120 Langhorne Road
City of Roanoke—
130 Church Avenue, S.W.

ALPHABETICAL LISTING BY NAME
OF STATE SAVINGS AND LOANS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

- Albemarle County—
1705 Seminole Trail
Culpeper County—
701 South Main Street
Loudoun County—
7 North King Street, Leesburg
170-J South Catoctin Circle,
Leesburg
Page County—
20 East Luray Shopping Center,
Luray
- (S) Liberty Savings and Loan Association
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1978
C.E.O.—J. L. Burleson
- (S) Lincoln Savings and Loan Association
8907 Patterson Avenue
Richmond 23234 (Henrico County)
Year Opened—1974
C.E.O.—R. L. T. Larus, Jr.
- Brs: Chesterfield County—
4121 Meadowdale Boulevard
11655 Midlothian Turnpike
Henrico County—
3605 Mechanicsville Pike
5801 Patterson Avenue
- (S) McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101 (Fairfax County)
Year Opened—1977
C.E.O.—J. E. Harn, II
- Br: Fairfax County—
11301 Sunset Hills Road, Reston
- (S) Mount Vernon Savings and Loan
Association
2604 Sherwood Hall Lane
Alexandria 22306 (Fairfax County)
Year Opened—1977
C.E.O.—J. C. Simpson
- (S) Mountain Security Savings and Loan
Association
185 East Main Street
Wytheville 24382 (Wythe County)
Year Opened—1975
C.E.O.—P. W. Hambrick, Jr.
- Brs: City of Galax—
605 East Stuart Drive
Giles County—
602 Wenonah Avenue, Pearisburg
Tazewell County—
427 Virginia Avenue, Bluefield
- (M) Mutual Savings and Loan Association of
Virginia
500 Main Street
Danville 24541
Year Opened—1907
C.E.O.—Russell Perkins
- Brs: City of Danville—
539 Arnett Boulevard
600 West Main Street
Halifax County—
4018 Halifax Road
Henry County—
U.S. Route 220 & Sunset Road,
Collinsville
- (M) Newport News Savings and Loan
Association
301 Hidden Boulevard
Newport News 23606
Year Opened—1887
C.E.O.—J. W. Hogge, Jr.
- Brs: City of Hampton—
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News—
13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street
James City County—
1312 Jamestown Road
York County—
2018 U.S. Route 17, Grafton
Shopping Center, Grafton
- (S) Northern Virginia Savings and Loan
Association
5350 Lee Highway
Arlington 22207 (Arlington County)
Year Opened—1948
C.E.O.—M. L. Schnider
- Brs: Arlington County—
4005 Wilson Boulevard
6402 Williamsburg Boulevard
Fairfax County—
6224 Little River Turnpike
6349-D Columbia Pike, Bailey's
Crossroads
9520 East Main Street
2928-A Chain Bridge Road,
Oakton
12002 North Shore Drive, Reston
8940 Burke Lake Road, Springfield
- (S) Old Dominion Savings and Loan
Association
202 West Boscawen Street
Winchester 22601
Year Opened—1951
C.E.O.—R. B. Dale, Jr.
- Brs: City of Staunton—
205 North Central Avenue
City of Waynesboro—
116 South Wayne Avenue
City of Winchester—
136 Weems Lane
Loudoun County—
Main and 21st Streets, Purcellville
Montgomery County—
28 East Main Street
Rockingham County—
224 South Main Street

ALPHABETICAL LISTING BY NAME
OF STATE SAVINGS AND LOANS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

- 1746 East Market Street
Shenandoah County—
115 West Spring Street, Woodstock
- (M) People's Savings and Loan Association
101 North Armistead Avenue
Hampton 23669
Year Opened—1889
C.E.O.—J. E. Coles
- (S) Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180 (Fairfax County)
Year Opened—1959
C.E.O.—R. S. Faett
Brs: City of Alexandria—
3500 Mount Vernon Avenue
231 South Van Dorn Street
Fairfax County—
6120 Rose Hill Drive
8702 Richmond Highway
9272 Old Keene Mill Road, Burke
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean
Prince William County—
14529 Jefferson Davis Highway,
Woodbridge
- (S) Rappahannock Savings and Loan
Association
614 Princess Anne Avenue
Fredericksburg 22401
Year Opened—1974
C.E.O.—R. F. Burgess
Br: City of Fredericksburg—
325 Jefferson Davis Highway
- (S) Seaboard Savings and Loan Association
501 South Independence Boulevard
Virginia Beach 23452
Year Opened—1977
C.E.O.—C. W. Keel
Brs: City of Portsmouth—
6201 Portsmouth Boulevard
City of Virginia Beach—
2943 Shore Drive, Be-Lo Shopping
Center
- (S) Sentinel Savings and Loan Association
315 Railroad Avenue, P.O. Drawer M
Richlands 24641 (Tazewell County)
Year Opened—1978
C.E.O.—D. C. Cadle
Br: Tazewell County—
State Route 61, 4-Way at Market
Street, Tazewell
- (S) Shore Savings and Loan Association
U.S. Route 13, P.O. Box 90
Accomac 23301 (Accomack County)
Year Opened—1962
C.E.O.—Collins Snyder
- Brs: Northampton County—
U.S. Route 13, Cheriton
Bank Street, Exmore
- (M) Southwest Virginia Savings and Loan
Association
306 Second Street, S.W.
Roanoke 24011
Year Opened—1927
C.E.O.—B. L. Rakes
Brs: City of Roanoke—
1611 Hersherberger Road, N.W.
City of Salem—
40 West Main Street
Roanoke County—
2133 Electric Road, S.W.
200 Maple Street, Vinton
- (S) Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614 (Buchanan County)
Year Opened—1980
C.E.O.—D. R. Miracle
- (S) Suburban Savings and Loan Association
7620 Little River Turnpike
Annandale 22003 (Fairfax County)
Year Opened—1957
C.E.O.—J. W. S. Gilchrist, Jr.
Brs: City of Charlottesville—
1709 Emmet Street
Arlington County—
4054 South 28th Street
2444 North Harrison Street
Fairfax County—
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's
Crossroads
Leesburg Pike & U.S. Route 50,
Seven Corners Regional
Shopping Center
7949 Tysons Corner Shopping
Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna
- (S) United Savings and Loan Association
501 Maple Avenue, West
Vienna 22180 (Fairfax County)
Year Opened—1965
C.E.O.—H. D. Orebaugh
Brs: City of Alexandria—
1500 North Beauregard Street
Arlington County—
3709 Columbia Pike
3141 Lee Highway
Fairfax County—
9450 Arlington Boulevard
9527 Braddock Road

ALPHABETICAL LISTING BY NAME
OF STATE SAVINGS AND LOANS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1982

EFT: City of Alexandria—
5100 Filmore Avenue
Fairfax County—
9229 Arlington Boulevard

- (S) Virginia First Savings and Loan
Association
Adams & Franklin Streets
Petersburg 23804
Year Opened—1919
C.E.O.—W. A. Patton

Brs: City of Colonial Heights—
Newcastle Drive & Boulevard
City of Emporia—
Weaver & North Main Streets
City of Hopewell—
Main Street & Poythress Street
City of Petersburg—
2048 South Sycamore Street
City of Richmond—
821 East Main Street
1210 Westover Hills Boulevard
City of Roanoke—
402 South Jefferson Street
1430 Hershberger Road, N.W.
Chesterfield County—
State Route 10 & U.S. Route 1,
Chester
Hanover County—
201 North Washington Highway,
Ashland
Henrico County—
Parham & Three Chopt Roads
Roanoke County—
203 Virginia Avenue, Vinton

-
- (M) Mutual Association
(S) Stock Association

INDUSTRIAL LOAN ASSOCIATIONS
AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
Treasurer—F. F. Johnson
Assets—\$233,415.34

FREDERICKSBURG

Southern Industrial Loan
Corporation of Covington
403 William Street 24401
President—N. A. Graves, Jr.
Assets—\$218,409.67

NORFOLK

Credico Industrial Loan Company
300 Plaza One Building 23514
Sr. VP—J. F. Tomlinson
Assets—\$5,256,736

Government Employees Finance and
Industrial Loan Corporation
47 South Shopping Center
Treasurer—J. M. Droegemueller
Assets—\$64,441.61

Mutual Savings and Loan Company,
Incorporated, The
210 West York Street 23510
President—W. W. Wood, Jr.
Assets—\$2,474,655.33

Norfolk Industrial Loan
Association
1216 Granby Street 23510
President—D. H. Burlage
Assets—\$548,931.28

RICHMOND

Commercial Credit Plan Industrial
Loan Company
1514 Parham Road 23229
Treasurer—S. J. Rzeczkowski
Assets—\$1,028,419.79

Freedlander Loan & Thrift Association
4020 West Broad Street
President—E. M. Freedlander
Assets—\$1,265,426.00

Realty Industrial Loan Corporation
609 East Main Street 23219
President—H. W. Goodwyn, Jr.
Assets—\$965,121.45

Security Industrial Loan Association
Massey Building, Fourth & Main Streets
23219
President—E. J. Denerstein
Assets—\$3,110,643.00

VIRGINIA BEACH

Atlantic Industrial Loan Association
485 South Independence Boulevard, Suite
107, 23462
President—J. J. Brennan
Assets—\$2,980,791.00

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
Treasurer—L. O. Tichenor
Assets—\$140,648.13

INDUSTRIAL LOAN ASSOCIATIONS
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
AS OF DECEMBER 31

	1981	1982
ASSETS		
Cash and balances with banks	\$ 671,702.82	\$ 923,064.32
Accounts Receivables	30,153.25	—
Loans and discounts	14,622,134.38	13,099,140.88
Other securities	572,612.97	561,479.12
Furniture and fixtures	100,302.87	135,433.37
Other Real Estate Owned	330,950.13	301,888.28
Other Assets	3,112,079.81	3,266,632.63
TOTAL ASSETS	\$19,439,936.23	\$18,287,638.60
LIABILITIES		
Bills payable and rediscounts	\$ 2,902,122.96	\$ 971,414.66
Interest collected but not earned	245,480.06	268,107.04
Taxes accrued	50,411.14	51,684.20
Interest accrued on certificates of investment	26,227.69	12,224.55
Other liabilities	6,687,835.09	6,830,828.28
TOTAL LIABILITIES	\$ 9,912,076.94	\$ 8,134,258.73
CAPITAL		
Capital stock	\$ 935,802.21	\$ 930,088.21
Surplus	2,333,391.38	2,671,017.97
Undivided profits	6,140,507.02	6,483,729.39
Reserves	118,158.68	68,544.30
TOTAL CAPITAL	\$ 9,527,859.29	\$10,153,379.87
TOTAL LIABILITIES AND CAPITAL	\$19,439,936.23	\$18,287,638.60

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1982

DATE	INDUSTRIAL LOAN ASSOCIATION	LOCATION	ACTIVITY
11/17/81	Southern Industrial Loan Corporation of Waynesboro	From: 1019 South Wayne Avenue, City of Waynesboro To: 4020 West Broad Street, City of Richmond, VA	Approved 3/29/82
3/3/82	Atlantic Industrial Loan Association, Virginia Beach, VA	From: 281 Independence Boule- vard, Suite 102, City of Virginia Beach To: 485 Independence Boule- vard, Suite 107, City of Virginia Beach, VA	Approved 3/17/82

INDUSTRIAL LOAN STATUS CHANGES

April	6	Atlantic Industrial Loan Association, Virginia Beach, moved its office from 281 Independence Boulevard, Suite 102, City of Virginia Beach, to 485 South Independence Boulevard, Suite 107, City of Virginia Beach, VA.
May	14	Southern Industrial Loan Corporation of Waynesboro, Waynesboro, moved its office from 1019 South Wayne Avenue, City of Waynesboro, to 4020 West Broad Street, City of Richmond, VA.
May	19	Southern Industrial Loan Corporation of Waynesboro, Waynesboro, changed its name to Freedlander Loan & Thrift Association.

CREDIT UNIONS
DECEMBER 31
CONSOLIDATED BALANCE SHEET

ASSETS	1981	1982
Loans	\$252,737,092.87	\$263,107,965.79
Cash	8,828,506.28	10,901,041.41
U.S. Government Obligations	4,390,183.79	11,786,451.43
Federal Agency Securities	4,382,105.23	3,231,889.84
Common Trust Investments (ICU NIFCU's, etc.) ..	2,519,030.32	5,016,858.81
Shares, Deposits & Certificates in Corporate Centrals'	26,109,500.73	50,725,923.84
Shares, Deposits & Certificates in Banks, S&L's & MSB's	18,489,071.20	21,382,443.10
Shares, Deposits & Certificates in Other Credit Unions.	456,168.55	99,797.55
Loans to other Credit Unions	2,755.60	210,744.05
Shares in Central Liquidity Facility	254,802.99	283,522.43
All Other Investments	158,703.28	118,545.34
Land and Buildings (Net of depreciation)	3,629,992.69	5,115,540.56
Other Fixed Assets (Net of depreciation)	2,134,199.34	2,225,636.56
All Other Assets	1,541,898.36	1,731,304.46
TOTAL ASSETS.	\$325,634,011.23	\$375,937,665.17
LIABILITIES SAVINGS EQUITY		
Promissory Notes	\$ 6,796,954.33	\$ 2,242,479.05
Other Notes/Interest Payable	1,115,140.04	727,218.36
Accounts Payable	542,310.68	663,152.66
Dividends/Interest on Shares/Deposit Payable	2,423,118.39	2,363,843.53
All Other Liabilities.	1,619,100.05	1,451,872.75
TOTAL LIABILITIES	\$ 12,496,623.49	\$ 7,448,566.35
Shares Certificate	\$ 53,859,894.15	\$ 64,244,660.81
Share Draft Accounts	12,651,173.38	17,578,612.26
Other Member Savings	214,290,400.32	249,755,289.71
Non-member Savings	—0—	44,771.26
TOTAL SAVINGS/SHARES	\$280,801,467.85	\$331,623,334.04
Regular/Statutory Reserve	\$ 20,144,434.89	23,087,495.81
Special Reserves	301,275.86	1,449,603.24
Other Reserves	2,459,496.20	1,322,749.91
Undivided Earnings.	9,430,712.94	11,005,915.82
TOTAL LIABILITIES & EQUITY	\$325,634,011.23	\$375,937,665.17

Number of Credit Unions in Operation

135

132

CREDIT UNIONS

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

INCOME	1981	1982
Interest on Loans (Gross)	\$ 29,825,844.10	\$ 33,681,652.97
Less: Interest Refunded	105,950.11	32,792.01
Income from Investments	8,426,153.57	10,291,822.59
Other Operating Income	402,676.57	499,289.38
TOTAL GROSS INCOME	\$ 38,548,724.13	\$ 44,439,972.93
EXPENSES		
Employee Compensation	\$ 4,533,641.58	\$ 5,202,210.31
Employee Benefits	700,890.30	885,956.34
Travel & Conference Expense	238,380.74	304,951.34
Association Dues	230,120.58	266,911.17
Office Occupancy Expense	345,058.96	473,978.59
Office Operations Expense	1,867,134.86	2,622,632.25
Education & Promotional Expenses	186,471.68	253,386.59
Loan Servicing Expense	115,532.78	185,039.18
Professional & Outside Services	814,557.34	647,517.58
Provision for Loan Losses	387,261.62	397,398.69
Members Insurance	1,691,197.08	1,745,183.27
Operating fees (Exam. & Super Fee)	122,028.82	164,994.85
Cash Over and Short	5,575.46	21,505.63
Interest on Borrowed Money	1,431,579.57	198,781.34
Annual Meeting Expense	98,628.94	102,767.23
Miscellaneous Operating Expenses	499,957.24	460,631.71
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS & INTEREST ON DEPOSITS ..	\$ 13,268,017.55	\$ 13,933,846.07
NET INCOME (LOSS) BEFORE DIVIDENDS & INTEREST ON DEPOSITS	\$ 25,280,706.58	\$ 30,506,126.86
Gain (loss) on Investments	—0—	—0—
Gain (loss) on Deposition of Assets	—0—	(6,866.02)
Other Non-Operating Income (Expense)	—0—	161.00
TOTAL NON-OPERATING GAINS AND LOSSES	—0—	(6,705.02)
Total Net Income (loss) Before Dividends & Interest on Deposits	\$ 25,280,706.58	\$ 30,499,421.84
Dividends & Interest on Deposits	\$ 19,399,000.14	\$ 23,907,071.75
Net Income (loss) After Dividends & Interest on Deposits	\$ 5,881,706.44	\$ 6,592,350.09
Less Required Transfer to Regulatory or Statutory Reserve	3,601,939.11	4,083,553.64
Provision for loan losses adjustment	—0—	185,074.76
Change to Undivided Earnings as a Result of Operations	\$ 2,279,767.33	\$ 2,693,871.21

VIRGINIA CREDIT UNION SHARE INSURANCE CORPORATION

1207 Fenwick Drive
Lynchburg, Virginia 24506BALANCE SHEET
AS OF
DECEMBER 31

	1981	1982
ASSETS		
Cash	\$ 3,930.43	\$ 12,428.73
Investments (at cost)	2,477,997.70	2,971,353.60
Accrued Interest Receivable	38,374.19	57,190.36
Other Receivables	58.36	88.98
Prepaid Insurance	10,823.65	796.25
Prepaid & Deferred Expenses	(974.50)	12.66
Loans of Liquidating Credit Unions (Net of Reserves)	44,744.91	24,607.30
Furniture, Fixtures, & Equipment	7,096.91	4,411.95
Automobile	4,273.04	2,781.08
TOTAL ASSETS	\$2,586,324.69	\$3,073,670.91
LIABILITIES & EQUITY		
Membership Fees	\$1,561,998.67	\$1,662,532.98
Accounts Payable	6,930.15	10,825.92
Liquidation Reserve-SWSH	1,014.76	704.29
Liquidation Reserve-Viscose	10,685.00	2,553.84
Liquidation Reserve-Eastern State	—	1,703.06
Liquidation Reserve-CRT	1,674.21	1,860.48
Liquidation Reserve-Gilco	1,103.47	1,123.47
Liquidation Reserve-Red Carpet	—	1,752.30
Guarantee-Hampton City Employees Credit Union	21,493.92	11,550.00
Guarantee-Hercules Covington Employees Credit Union	23,172.85	16,961.43
Reserve for Underwriting Losses	958,251.66	1,362,103.14
TOTAL LIABILITES AND EQUITY	\$2,586,324.69	\$3,073,670.91

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ALEXANDRIA			
*A.B. and W. Transit Employees Credit Union, Incorporated, 614 North Washington Street 22314	4/17/52	J. L. Carico	\$2,925,335.13
*Alexandria Postal Credit Union, Incorporated, 2226 Duke Street 22314	3/23/49	S. A. Jennings	889,933.47
*Allied Service Employee's Credit Union, Incorporated, 510 Montgomery Street, P.O. Box 1726, 22313	10/8/54	A. V. Cangiano	226,525.69
*City of Alexandria Employees Credit Union, Inc., 3801 West Braddock Road 22302	10/13/58	Arlen Justice	3,871,244.98
ARLINGTON			
*AMS Credit Union, 1777 North Kent Street 22209	8/31/77	L. A. daCosta	908,336.95
*Arlington County Employees Credit Union, Incorporated, 5521 Lee Highway 22207	2/27/53	P. E. Long	7,391,632.67
*Arlington Hospital Employees Credit Union, 1701 North George Mason Drive 22201	6/19/76	Esther Plotkin	177,084.90
BLACKSBURG			
*E.T.C. Virginia Credit Union, Incorporated, Electro-Tec Corp., 1600 North Main Street 24060	3/24/53	Glenn Cowan	72,738.89
CEDAR BLUFF			
*S & S Machinery Credit Union, Route 3, Box 70 24609	3/1/72	Brenda Stump	201,463.97
CHARLOTTESVILLE			
*Martha Jefferson Hospital Credit Union, 459 Locust Avenue 22901	1/6/75	Michael Whorley	255,249.92
**University of Virginia Employees Credit Union, Inc., University of Virginia Hospital 22901	5/19/54	P. A. Williams	9,724,201.71
CHESAPEAKE			
*Chesapeake City Employees' Credit Union, 137 Holt Drive, P.O. Box 15225, 23320	5/18/71	J. E. Newbern	534,821.96
*Chesapeake Public School Employees Credit Union, Inc., 544 Battlefield Boulevard, South 23324	4/2/61	Daniel Lane	1,557,081.69
*Norfolk Southern Employees' Credit Union, Incorporated, 1324 North Battlefield Boulevard, Suite 1C, Greenbrier Square 23320-2172	4/26/28	T. E. Coates, Jr.	1,132,957.22
*Texaco Employees' Credit Union, Incorporated, Foot of Banks Street 23324	11/12/53	A. A. Basnight	581,569.77
CHRISTIANSBURG			
*H. L. D. Employees Credit Union, 2000 Electric Way 24073	3/26/76	Doug Jellison	62,051.84

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Montgomery County Employees Credit Union, County Courthouse, Main & South Franklin Streets 24073	5/6/81	S. J. Studebaker	67,320.47
COLLINSVILLE			
*National Homes Employees Credit Union, Route 220, Roanoke Road, P.O. Box 578, 24078	7/16/76	T. W. Atwood	54,857.66
COVINGTON			
*Hercules Covington Employees Credit Union, 424 West Prospect Street 24426	9/4/69	Eva Andrews	207,565.69
*WECCU Credit Union, 201 North Maple Avenue 24426	9/17/53	C. H. Landis, Sr.	2,591,253.30
DANVILLE			
*Danville Postal Credit Union, Incorporated, 700 Main Street, P.O. Box 1344, 24543	4/1/27	C. L. Shackleford	759,838.53
*Disston Employees Credit Union, U.S. Route 29, North 24541	6/20/77	Bennie M. Jones	98,925.05
*Piedmont Educational Employee's Credit Union, Incorporated, 115 S. Main Street, Dibrell Hall, Suite 113-115, 24541	5/12/69	M. O. Nelson, III	959,557.79
*R and B Employees Credit Union, 700 Monument Street, P.O. Box 331, 24541	2/6/70	V. F. Wilkerson	89,399.76
*U.S.E. Credit Union, P.O. Box 3400, 24541	4/12/79	Linda Green	270,389.31
EMPORIA			
*Contelco Credit Union, Inc., Highway 58, East 23847	1/20/69	B. F. Kasper	2,169,821.51
FAIRFAX			
*Fairfax County Employees Credit Union, Incorporated, 3857 Plaza Drive 22030	4/29/58	J. L. Lemons	8,576,415.30
FALLS CHURCH			
*Fairfax Hospital Association Employees Credit Union, 3300 Gallows Road 22046	2/16/70	H. A. Schmitt, Jr.	1,524,072.03
FORT MONROE			
*Fort Monroe Credit Union, Incorporated, Building T-261, Patch Road 23651	9/15/53	R. E. Baughan, Jr.	8,393,303.11
FREDERICKSBURG			
*Fredericksburg Area Credit Union, 312 Progress Street 22554	10/2/75	N. F. Purcell	305,068.87

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
HAMPTON			
*Hampton City Employees Credit Union, Incorporated, City Hall, 22 Lincoln Street 23669	11/17/55	R. M. Geist	547,691.40
*Hampton General Hospital Credit Union, Inc., 3120 Victoria Boulevard 23669	7/2/73	T. G. Vent	681,307.17
*Hampton Roads Educators Credit Union, Inc., 1445 West Queen Street 23669	4/6/54	Amos West	3,952,373.79
*Howmet Hampton Employees Credit Union, One Howmet Drive 23669 ...	3/22/76	A. C. Gunst, Jr.	227,330.77
*S.N.B.F. Employees Credit Union, Incorporated, 905 G. Street 23669 ...	8/1/53	Harry Dansey	124,916.98
*Virginia State School Credit Union, Incorporated, 700 Shell Road 23661 ..	3/16/62	D. A. Waiters	25,672.88
HANOVER			
*Hanover County Employees Credit Union, Hanover Courthouse 23069 ..	3/7/72	J. S. Foreman	320,930.59
HOPEWELL			
*ICI Employees Credit Union, Discovery Drive, Bermuda Hundred 23860 ..	1/30/76	D. S. Gaskin	218,291.75
LEESBURG			
*Loudoun Credit Union, 2A West Loudoun Street 22075	2/3/78	L. C. Turner	230,243.43
LEXINGTON			
*L. R. Credit Union, 600 Waddell Street 24450	1/25/77	P. G. Leonhard	384.98
LOVINGSTON			
*N.C.S.E. Credit Union, Inc., Nelson County School Board Office 22949 ..	6/25/70	P. M. Drumheller	173,983.97
LURAY			
*Valley Credit Union, Route 1, P.O. Box 456, 22835	11/4/75	Rita Lancaster	39,991.42
LYNCHBURG			
*Craddock-Terry Credit Union, Incorporated of Lynchburg, Virginia, 3100 Albert Lankford Drive 24505	10/22/36	C. I. Reynolds	455,650.00
*LG-ML Employees Credit Union, Tate Springs Road 24504	10/1/70	M. A. Coppage	235,882.95
*Lynchburg Appalachian Employees Credit Union, Incorporated, 523 Main Street 24504	6/28/54	L. W. Ring	162,644.69
*Lynchburg Postal Credit Union, Incorporated, 3300 Odd Fellows Road, Room B-2, Main Post Office 24505	5/1/26	R. W. Finch, Jr.	1,433,625.64
*Strother Drug Employees Credit Union, Incorporated, 9221 Timberlake Road 24505	4/24/57	R. H. Story	107,776.41

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*T.M.C. Employees Credit Union, 1000 Robins Road 24505	2/15/52	P. W. Stilwell	486,846.10
*V.B.H. Employees Credit Union, In- corporated, 3300 Rivermont Avenue 24503	10/14/65	H. F. Kramer	161,471.28
*Virginia League Central Credit Union, Incorporated, 1207 Fenwick Drive 24502	9/29/39	E. H. Farley, Jr.	7,161,317.62
MANASSAS			
*P.W.C. Employees Credit Union, 9305 Peabody Street, P.O. Box 47, 22110	1/21/71	F. R. Hines, Jr.	429,830.23
*P.W.H. Employees Credit Union, Inc., 8700 Sudley Road 22110	10/10/69	C. A. Scarlett	196,708.95
MARTINSVILLE			
*CCC Martinsville Employees Credit Union, Incorporated, (Route 3, Box 26, Ridgeway) 24148	8/10/64	E. L. Fisher	300,487.73
*Central Telco Employees Credit Union, 127 East Church Street 24112 .	2/16/72	M. A. Davis	6,786.31
*M.H.M.H.C. Employees Credit Union, Memorial Hospital, Northside Drive 24112	9/18/70	D. K. Eggleston	154,934.72
*Martinsville DuPont Employees Cred- it Union, Incorporated, DuPont Plant, Dupont Road, P.O. Box 5442, 24112 .	3/23/53	O. W. Robertson	22,546,401.38
*Martinsville Postal Credit Union, Incorporated, 1123 Spruce Street 24112	7/1/49	F. D. Slaydon	137,331.79
MOUNT JACKSON			
*Shenandoah County Credit Union, Route 1, 4066 South Main Street, P.O. Box 354, 22842	9/1/81	D. B. Myers	36,910.61
NEWPORT NEWS			
*Chessie-Newport News Credit Union, 97-23rd Street 23607	4/28/28	D. W. Weaver	2,708,999.69
*Horne Bros. Credit Union, Incor- porated, 2408 Harbor Road 23607 ...	9/4/62	J. C. Gammon, Jr.	182,001.62
*Newport News Educator's Credit Union, Incorporated, 12626 Nettles Drive 23606	11/1/54	L. J. Amiss	6,025,513.93
*Newport News Municipal Employees Credit Union, Incorporated, 2400 Washington Avenue 23607	11/21/50	T. G. Johnson	2,839,326.92
*Newport News Post Office Credit Union, Incorporated, Rouse Tower, 3rd Floor, 6060 Jefferson Avenue, 23607	3/7/52	H. M. Deane	1,102,979.81
**N.N.S. & D.D. Co. Employees' Credit Union, Incorporated, 3711 Hunting- ton Avenue 23607	6/2/28	E. W. Bennett	79,229,098.31
*Peninsula Newspaper Credit Union, Inc., 7545 Warwick Boulevard 23607 .	9/8/54	J. W. Goodwyn, Jr.	1,250,163.20

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TOTAL TREASURER	ASSETS
**Riverside Hospital Employees Credit Union, Inc., J. Clyde Morris Boulevard 23601	9/1/70	J. D. T. Hartman, Jr.	1,290,276.00
*Whittaker Memorial Hospital Credit Union, Incorporated, 1003-28th Street 23607	1/21/64	Ethel Lee	183,778.06
NORFOLK			
*Belt Line Employees Credit Union, Incorporated, 147 Granby Street 23510	12/23/29	F. M. Williams	685,822.30
*Economy Credit Union, 1157 Production Road 23502	9/28/72	Dorothy Hood	142,338.67
*Farm Fresh Employees Credit Union, 3487 Inventors Road 23518	3/28/68	L. W. Dobrinsky	637,541.80
*N.C.H. Credit Union, Incorporated, 2539 Corprew Avenue 23504	7/8/56	Cora Epps	233,342.55
**Norfolk Medical Center Credit Union, 600 Gresham Drive 23507	3/9/70	Winfield Trott	1,963,328.00
**Norfolk Newspapers Employees Credit Union, Incorporated, 150 West Brambleton Avenue 23510	8/14/53	H. K. Eichelberger	1,379,821.42
*Norfolk Va. Postal Credit Union, Incorporated, Federal Building 23510	3/9/25	S. J. Annunziata	2,217,810.68
**Old Dominion University Credit Union, Inc., Webb Center, 49th Street 23508	1/16/59	J. W. Ramsey	2,734,965.71
*Rosso and Mastracco Employees Credit Union, 1187 Azalia Garden Road 23502	1/5/79	J. H. Shannon	175,388.11
*Tidewater Telephone Employees Credit Union, Incorporated, Janaf Office Building, Room 513, Janaf Shopping Plaza 23502	7/22/58	M. A. Ferris	3,898,409.28
NORTON			
*Kennedy's Piggly Wiggly Credit Union, 520 Kentucky Avenue 24273	3/23/72	Lisa Carty	75,658.56
PALMYRA			
*Fluvanna County School Employees Credit Union, Fluvanna County School Board 22901	5/6/75	E. F. Key	31,048.90
PETERSBURG			
*B. & W. Petersburg Employees Credit Union, Incorporated, 325 Brown Street 23803	10/24/52	E. R. Hanks	3,682,921.00
*Federal Employees Credit Union of Petersburg, Incorporated, 29 Franklin Street 23803	8/14/24	J. G. Mann	728,903.08
*Petersburg Federal Reformatory Credit Union, Incorporated, Federal Reformatory 23803	8/27/51	W. W. Hawkins	530,265.63

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
PORTSMOUTH			
*Naval Hospital Credit Union, Incorporated, Building 109, Naval Regional Medical Center 23705.....	11/11/53	W. A. Guinn	2,350,108.18
*The Navy Yard Credit Union, Incorporated, Building 202, Norfolk Naval Shipyard 23709.....	6/7/29	Ralph Johnson	12,017,968.47
*Pee Gee Company Credit Union, Incorporated, 800 Loudoun Avenue 23707.....	5/12/65	John Bowers	20,589.52
*PFD FIREFIGHTERS Credit Union, Incorporated, 361 Effingham Street 23704.....	5/24/55	K. G. Ballentine	881,003.76
*Portsmouth Police Credit Union, Incorporated, 701 Crawford Street 23704.....	4/24/57	G. W. Waters	452,208.33
*The Portsmouth Post Office Credit Union, Incorporated, 431 Crawford Street 23705.....	2/3/49	W. L. Choate	980,313.37
*Procter & Gamble Employees Credit Union, Incorporated, 3600 Elm Avenue 23705.....	12/1/58	J. C. Lewin, Jr.	151,718.18
RICHMOND			
*Blue Cross-Blue Shield Employees Credit Union, Incorporated, 2015 Staples Mill Road 23279.....	12/17/58	Dianne Blount	1,030,470.39
*Chesapeake & Ohio Employees Credit Union, Incorporated, 4912 Fitzhugh Avenue 23210.....	1/28/27	W. M. Parker	6,247,330.53
*DIR Credit Union, Incorporated, 400 North 18th Street 23240.....	12/21/50	Betsy Medlin	1,742,400.79
*DuPont Fibers Employees Credit Union, Inc., Stop 17, Jefferson Davis Highway 23261.....	10/1/56	T. F. Andrews	25,161,188.06
*NABISCO Employees Credit Union, 6002 South Laburnum Avenue.....	8/22/76	C. H. Bigley	434,446.53
*RECO Employees Credit Union, Incorporated, 7th & Hospital Streets 23219.....	3/30/53	M. E. Dillard	350,739.47
*Richmond Fire Department Credit Union, Incorporated, 4715 Forest Hill Avenue 23225.....	5/15/29	T. F. Stone, Jr.	996,143.21
*Richmond Memorial Hospital Employees Credit Union, Incorporated, 1300 Westwood Avenue 23227.....	11/11/57	Virginia Love	1,085,127.53
*Richmond Police Department Credit Union, Incorporated, 601 North 9th Street 23219.....	11/15/34	Iris A. Neal	697,427.50
*The Richmond Postal Credit Union, Incorporated, 1801 Brook Road 23260	11/22/23	Benjamin Wilson	11,137,952.26
*S.C.L. Employees Credit Union of Richmond, Inc., 1017 East Canal Street 23219.....	6/17/52	B. J. Lloyd	195,672.49

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Seaboard Coast Line Employee's Credit Union, Incorporated, C & O Railway Annex Building, 1017 East Canal Street 23219	7/27/28	E. V. Davis	321,901.32
*S.M.H. Employees Credit Union, Incorporated, 5801 Bremono Road 23226 .	4/11/69	Carol Bolton	514,267.91
*Southern States Employees' Credit Union, Incorporated, 6606 West Broad Street 23213	5/5/40	J. P. Kalkowsky	2,091,596.38
** Spruance Cellophane Employees Credit Union, Incorporated, 5401 Jefferson Davis Highway 23261	3/24/53	R. E. Vaughan	5,049,503.94
*State Employees' Credit Union, Incorporated, 808 East Broad Street 23219 .	12/11/28	Dorothy Hall	32,197,455.77
*Thalhimer's Credit Union, Incorporated, 6th & Broad Street 23219 . . .	9/15/30	Carol Lindsay	1,505,527.35
*University Credit Union, Boatwright Library Building, University of Richmond Campus 23230	4/1/75	A. F. Powell	135,360.05
*Veeco Credit Union, Incorporated, One James River Plaza 23219	10/5/40	K. L. Green	3,804,118.67
** Virginia United Methodist Conference Credit Union, Inc., 4016 West Broad Street 23230	3/27/52	G. S. Lightner, IV	2,549,571.42
** William Byrd Press Employees' Credit Union, Incorporated, 2901 Byrdhill Road 23261	6/29/51	L. H. Satterwhite	604,917.66
RINGGOLD			
*B & B Credit Union, Route 1, P.O. Box 30, 24586	1/28/81	Betty McGregor	59,928.15
ROANOKE			
*G. & L. Employees Credit Union, Incorporated, 1634 Granby Street, P.O. Box 13727, 24036-3727	9/11/59	Barbara Jackson	36,235.40
*Roanoke Blue Cross-Blue Shield Employees Credit Union, 602 Jefferson Street, S.E., 24045	10/6/75	Laurel L. Dickenson	101,037.64
** Times-World Employees Credit Union, Incorporated, 201 West Campbell Avenue 24010	9/18/41	Patricia Nichols	343,196.02
RUSTBURG			
*Campbell County Employee's Credit Union, Inc., School Board Office 24588	9/19/56	Nancy B. Hughes	134,865.30
SALEM			
*Salem E.B.A. Credit Union, Incorporated, 731 Harrison Avenue 24153 .	2/24/57	K. I. Brown	632,075.90
SMITHFIELD			
*Gwaltney Employees Credit Union, Incorporated, Highway 66 & 10 23430	8/10/61	Beatrice R. Wise	950,100.68
*Smithfield Packing Employees' Credit Union, Smithfield Packing Co. 23430	4/27/71	Thomas Musser	645,895.75

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
STAUNTON			
*Staunton Employees Credit Union, 25 North Augusta Street, P.O. Box 1294, 24401	1/18/79	J. L. Hart, Jr.	81,542.41
Virginia Gas Credit Union, Incorporated, 107 South Coulter Street 24401	5/29/56	P. R. Eutsler	822,053.07
SUFFOLK			
*The Nansemond Credit Union, Incorporated, 617 East Washington Street 23434	6/20/49	M. M. Freeman	1,534,394.58
VIRGINIA BEACH			
*Bayville Farms Credit Union, Incorporated, 4137 First Court Road 23455	7/24/63	Beulah H. Noah	42,117.36
WARSAW			
*Tidewater Telco Credit Union, Incorporated, 12 Main Street 22572	2/14/55	R. F. Sullivan, Jr.	572,065.38
WAYNESBORO			
*Klann Employees Credit Union, Incorporated, 301 Fourth Street 22980 .	9/2/56	Lois Weatherford	38,163.28
*Wayn-Tex Employees' Credit Union, Inc., 901 South Delphine Avenue 22980	2/1/59	T. Sweeney	178,471.77
**Waynesboro DuPont Employees Credit Union, Incorporated, 301 DuPont Boulevard 22980	7/1/59	D. C. Fisher	41,723,937.38
*Waynesboro G. E. Employees Credit Union, 531 West Main Street Building 22980	6/13/77	Charlie Smith	829,332.98
*W.C.H. Employees Credit Union, Incorporated, 501 Oak Avenue 22980 .	4/3/64	Lou Fauber	306,271.42
*W.P.S.E. Credit Union, Inc., 301 Pine Avenue 22980	10/17/58	Audra Brodowicz	367,502.58
WINCHESTER			
*ABEX Employees Credit Union, 110-C Richards Avenue 22601	5/27/82	R. D. McComas	59,978.10
*Frederick Credit Union, Frederick County Middle School, 441 Linden Drive 22601	4/1/82	C. H. Casey	53,338.96
YORKTOWN			
**AMOCO Yorktown Refinery Credit Union 23690	3/12/58	Brenda Hartshorn	650,684.11

** Insured by National Credit Union Administration

* Insured by Virginia Credit Union Share Insurance Corporation

CREDIT UNION STATUS CHANGES FOR 1982

NEW CREDIT UNIONS

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|-------|----|--|
| May | 27 | ABEX Employees Credit Union began business at 110-C Richards Avenue, City of Winchester, VA. |
| April | 1 | Frederick Credit Union began business at Frederick County Middle School, 441 Linden Drive, Winchester, VA. |

CREDIT UNION RELOCATIONS

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| March | 16 | Roanoke Blue Cross-Blue Shield Employees Credit Union moved its office from 3959 Electric Road, S.W., Roanoke, to 602 Jefferson Street, S.E., Roanoke, VA. |
| April | 8 | Fairfax County Employees Credit Union, Incorporated moved its office from 4000 Chain Bridge Road, Fairfax, to 3857 Plaza Drive, Fairfax, VA. |
| June | 1 | Norfolk Southern Employees' Credit Union, Inc. moved its office from 2106 E. Liberty Street, Chesapeake, to 1324 North Battlefield Boulevard, Suite 1C, Greenbrier Square, Chesapeake, VA. |
| July | 20 | Portsmouth Police Credit Union, Incorporated, moved its office from 711 Crawford Street, Portsmouth, to 701 Crawford Street, Portsmouth, VA. |
| August | 2 | Chesapeake Public School Employees Credit Union, Inc. moved its office from 601 Battlefield Boulevard, South, Chesapeake, to 544 Battlefield Boulevard, South, Chesapeake, VA. |

CREDIT UNION LIQUIDATIONS

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|---------|----|--|
| January | 15 | Eastern State Employees Credit Union, Inc., Williamsburg, liquidated on this date. |
| March | 23 | Red Carpet Credit Union, Inc., Lynchburg, liquidated on this date. |
| June | 8 | Colonial Stores Employees Credit Union of Norfolk, Incorporated, Norfolk, liquidated on this date. |

CREDIT UNION MERGERS

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|------|----|---|
| July | 31 | Norfolk Police Credit Union, Inc., Norfolk, merged into Norfolk Municipal Employees Federal Credit Union. |
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CREDIT UNION NAME CHANGES

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|----------|----|---|
| February | 16 | Virginia Methodist Conference Credit Union, Incorporated, Richmond, changed its name to Virginia United Methodist Conference Credit Union, Inc. |
| March | 24 | UAW-ABEX Employees Credit Union, Winchester, changed its name to ABEX Employees Credit Union. |

NONPROFIT DEBT COUNSELING AGENCIES

(Pursuant to Chapter 10.1, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Educational Services of Northern Virginia
3514 Chain Bridge Road
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
Suite 204, Fort Early Building
11 Oakridge Boulevard
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222-19th Street, West
Norfolk, Virginia 24517

Consumer Credit Counseling Service of Greater Richmond, Inc.
6 North 6th Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
Room 209, Carlton Terrace Building
920 South Jefferson Street
Roanoke, Virginia 24406

Peninsula Family Service and Travelers Aid, Inc.
1520 Aberdeen Road
Hampton, Virginia 23666

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

American Express Company
American Express Plaza
New York, New York 10004

Associates Financial Express, Inc.
P.O. Box 220097
1148 St. Luke Street
Dallas, Texas 75222

B A Cheque Corporation
Bank of America Center
P.O. Box 37000
San Francisco, California 94137

Barclays Bank International Limited
120 Broadway
New York, New York 10005

Citicorp Services, Incorporated
425 Park Avenue-4600
New York, New York 10197

First Chicago Cheque Corporation
P.O. Box 2013
Elgin, Illinois 60120

Munford, Inc.
P.O. Box 7701
Station C
Atlanta, Georgia 30357

Republic Money Orders, Inc.
1700 Republic National Bank Building
P.O. Box 2048
Dallas, Texas 75201

Standard Check Service
3301 Rosedale Avenue
Richmond, Virginia 23230

The Hecht Company
7th and F Streets, N.W.
Washington, D.C. 20004

Travelers Express Company, Inc.
5075 Wayzata Boulevard
Minneapolis, Minnesota 55416

Thomas Cook, Inc.
Travelers Cheque Division
11 West 42nd Street
New York, New York 10036

The Chase Manhattan Corporation
80 Pine Street
New York, New York 10081